

CHAPTER ONE

1.0 Introduction

This chapter sheds light on the background of this study. The background of the study emanates from the education system which was in Northern Rhodesia during Zambia's colonial era. It outlines challenges that the country faced upon attainment of independence in 1964. Furthermore, the chapter discusses the establishment of the University of Zambia which embraced the working class and incorporated mature age programmes through distance learning to enhance development of human resource.

1.1 Background of the problem

The education system in Zambia (then Northern Rhodesia) was mainly oral. This type of education system stressed mainly communal and social aspects rather than on an individual and competitive functional preparation for useful adult life in the household, village and tribe. Learning was more practical rather than theoretic. The strengths of this kind of education were that it was meaningful, unifying, effective, practical and relevant to people's well being. There was no separation between education and the world of work and it involved the entire community. In addition, this kind of education developed a strong human bond and was strongly person centred (Kelly, 1999:12).

Mwanakatwe (1968:1) describes the education system in Northern Rhodesia as

...essentially practical training which was designed to enable the individual member to play a useful role in society.... This education obviously varied from tribe to tribe, both in content and methods used, as these were dictated largely by the nature of the environment....

However, because of divergent contents and methods of indigenous education among tribes, training had one common aim. It was meant to preserve the cultural heritage of the tribe and within the clan, the family and the individual. In this context, indigenous education sought to adapt the young

generation to their physical environment so that they could use it fruitfully for their own benefit and for the benefit of the whole community (Mwanakatwe 1968).

Despite the strengths outlined above, indigenous education had its own weaknesses. According to Kelly (1999:12),

...indigenous education was static, conservative and not very open to change or innovation. ...difficult to cope with the dynamic needs of the modern world. ...orally based, without written records. ...had limited scientific understanding. ...promoted conformity and adherence to past traditions, rather than a spirit of inquiry, innovativeness or change....

It is clear from the above observations that there was no room for meaningful education development. Nationals were employed to carry out office assignments with little or no understanding of national development demands. Development in this case implies focussing primarily on an organisation's future human resources, and on the growth needs of individuals in the workplace. Cole (1997:64) defines 'development' as "*...any learning activity which is directed towards future needs rather than present needs, and which is concerned with career growth than immediate performance.*"

Because of the foregoing, and upon understanding of their shortcomings, individuals were encouraged to engage in further formal education at a higher level for the purpose of acquiring management training for management development. According to Cole (1997:64), management development involves "*...internal and external courses, focussing on acquiring specific knowledge and relevant job skills.*"

Kelly (1999) explains that the forms of education during the pre-colonial period consolidated the British rule over Northern Rhodesia, now Zambia. Under the British rule, countries such as Northern Rhodesia were subjected to lower levels of schooling. The British did not want to provide higher education for Northern Rhodesia and South Africa because they just wanted them to learn how to read, write and do simple arithmetic (the three 'Rs'). This strategy was meant for communication

purposes only. The British were also only interested in evangelization of the local people so that they could increase the numbers of their Christian followers. Additionally, the British wanted the local people to remain ill-educated so that they could use them as cheap labourers on the farms and mines in Southern Rhodesia and South Africa. Their unwillingness in providing higher education in this regard was also meant to maintain their superiority over the indigenous people (Mwanakatwe, 1968).

Prior to independence, it was clear that Zambia did not have enough qualified personnel meant to undertake socio-economic development. Zambia was still grappling with low levels of educated people with only 110,200 Africans completing six (6) years in primary schools and 32,000 completing full primary course of eight (8) years. In support of the above explanation, Alexander (1975) says this contributed to Zambia having a surplus of unskilled labour and a scarcity of skilled personnel. He further claims that until independence, child and adult education were seriously neglected to an extent that when a student left school, it was usual for education administration not to see the need for continuing education. It was also usual for them to consider that at that particular stage, one had completed his education preparation for life.

The most serious long-term problem confronting the Zambian Government at Independence in 1964 was that the country was unable to provide qualified personnel to run government and physical infrastructure. Skilled and educated personnel were Zambia's scarcest resource at the time. Alexander (1975) further claims that in 1964, one million adults (equivalent to two-thirds of the adult population) were illiterate. The new Zambian Government considered that the expansion of education was vital for economic development and for economic and political independence. Kelly (1999) adds that although by 1968, over 8,000 Africans were enrolled in schools, only 4,450 had passed the junior secondary (form 2) examinations and a mere 916 had passed the school certificate examinations. About 107 had graduated from the University out of which only four (4) were female (Kelly, 1999).

These low numbers of educated people meant that lowly qualified staff was employed in positions of authority. As time went on, people in power realised the need to improve on their education by enrolling for higher education at the University on part time or full time basis. The desire was that when they had acquired higher education they could better handle complex situations at their work

places and contribute to national development. Zambia embarked on a new education system which was known as a “three tier education system” namely; primary, secondary and the post secondary including colleges and Universities in which the working class, willing to study and improve on their education undertake the risk of combining work and study. The government of the Republic of Zambia embarked on the initiative to address the education needs of its citizens including the working class by establishing the University of Zambia in 1966. According to Alexander (1975:32), the establishment of a University was based on the Lockwood Report. This Report was a guiding document for the establishment of the University of Zambia and it based its inquiry on

...two fold conviction; first that the University must be responsive to the real needs of the country; secondly, that it must be an institution which on merit will win the respect and proper recognition of the university world. Unless it satisfies these criteria, it will fall short of meeting its national responsibility. It must combine practical service to the nation at a critical time in its life with the fulfilment of the historic purpose of a University as a seat of learning, a treasure-house of knowledge and a creative centre of research....

Alexander (1975:34) further explains that the Lockwood Report advised that

...the University should draw its inspiration from the environment in which its people live and function. It specifically recommended that the University should have a Department of Extra-mural Studies and a Department of Correspondence Studies, the latter entirely for University qualifications. The Report argues that due to the regrettable slow development of the formal educational system, large numbers of men and women with the ability had the misfortune to be born too early.... The men and women constitute a reservoir of human talent which, for the sake of the country and the individuals themselves, ought to be tapped and utilised at the earliest possible moment....
(Lockwood Report, 1963:39).

It is on the basis of this kind of arrangement that the researcher took keen interest in examining challenges working students encounter in combining work and study. However, due to lack of financial resources to immediately construct a University, some space was created at the then Oppenheimer College situated along John Mbita Road in the Ridgeway area to kick start University education in 1966. This marked the establishment of the University of Zambia with the first admission in March 1966 enrolling 312 students (UNZA, 2009).

The admission criterion was that a candidate should have at least 5 'O' Levels including English language. It was later decided to include distance learning in the education system at the University. This encouraged those who had not had a chance to enter University straight from secondary school to enrol at the University at a later stage as Mature Age Entrants. Mature Age Entry to UNZA mainly involved persons of a certain age who did not have the necessary qualifications to merit selection to UNZA. Such nationals were subjected to entry examinations which were centrally set at UNZA by staff at Great East Road Campus and administered throughout the country. Successful candidates were allowed to study at UNZA (Alexander, 1975). In addition to the 5 'O' levels, the entry requirements included any advanced certificates of education and University Diplomas (UNZA 2009). Aside from successful performance in the University's Mature Age Entry Examination, candidates were also required to have one year's experience in teaching adults or in organising and administering programmes designed for the education or training of people out of full-time formal schooling. The selection process included interviewing. Distance learning at the University was offered in the first two years of study. Upon successful completion of the first two years at distance level, the student was transferred to full time for the last two year to make the four years required for the degree programme. In recent years, mature students with acceptable qualifications are being enrolled directly for full-time programmes under the non- school leaver mode.

At the time when distance learning was incorporated into the education system at the university, it initially was under the Centre for Continuing Education which had Departments of Adult Education, Correspondence Studies, Mass Communication and Extension Studies. A few years later, the Centre for Continuing Education was dissolved and the Directorate for Distance Education was created (UNZA, 1972). Alexander (1975) claims that the Lockwood Report was concerned that the university should allow its examinations for degree and other qualifications to be open to external

studies. The Correspondence Studies Department was intended to contribute to the supply of high level personnel and to widen the opportunity for university education in the country. According to Kabwasa and Kaunda (1973:4)

...in free Africa, the Philosophy of equal opportunity for all in mass education is one of the main considerations in promoting correspondence education. ...after independence, correspondence programmes have been implemented for the purpose of providing rapid in-service training of human resource to replace the outgoing expatriate officials. Many people capable of benefiting from university education are not able to attend university education on a full-time basis due to the nature of their work. ...others, their financial position and their family commitments prevent them from full-time attendance. ...it would not be possible to release such persons from their jobs all at the same time as they often hold very responsible positions....

From what has been outlined, it can be noted that the introduction of colonial forms of education did not deal with the real challenges of the Zambian government. The form of education caused high illiteracy levels in the country and shortage of educated human personnel needed for national development.

1.2 Statement of the problem

In the more recent years from 2010 to date, there has been an increase of adults enrolling at the University of Zambia but the facilities at the institution seem to be designed only for school leavers. The non-school leavers assume the facilities are also designed for them. Knowles (1980) defines non-school leavers as adults to the extent that they perform social roles typically assigned by our culture to those it considers to be adults. The non-school leavers perform the roles of a worker, spouse, parent, responsible citizens, soldier and the like (Knowles 1980). In the Department of Adult Education, the numbers of non-school leavers has grown from 353 to 796 (<http://www.unza.zm> 12/08/10). It is observed that many institutions handle these adult learners in the same way they handle the school leavers who are mainly teenagers and young adults without any social responsibilities. It is assumed that they do not have any responsibilities. However, literature shows

that they have responsibilities such as community concerns and attending to family demands (Merriam and Caffalera, 1991). Adult learners have special needs different from school leavers. When these special needs of an adult learner are not addressed, they may act as a challenge and potential hindrance to their learning. It is therefore, necessary to establish the specific challenges faced by adult learners while pursuing their studies.

1.3 Purpose of the study

The purpose of this study was to establish challenges of combining work and study faced by working students at the University of Zambia and to make propositions that would enable them balance academic studies, work commitment and family responsibilities.

1.4 Objectives of the study

The study was guided by the following specific objectives:

- (a) explore challenges working students face at their respective work places as a result of combining work with academic studies;
- (b) identify challenges working students face in their academic studies as a result of combining with their formal employment;
- (c) establish how working students manage family responsibilities, work commitments and the demands of academic studies; and
- (d) make propositions which could be used by working students to mitigate challenges.

1.5 Research Questions

The study was designed to respond to the following specific research questions:

- (a). What challenges do working students face at their respective work places as a result of combining work with academic studies?
- (b). What challenges do working students face in their academic studies as a result of combining work with their formal employment?
- (c). How do working students manage family responsibilities, work commitments and demands of academic studies?
- (d). What propositions do working students use to mitigate challenges?

1.6 Significance of the study

The information yielded from this study could be used by various stakeholders such as the government, the University of Zambia management and managers in various organisations to formulate policies that can address challenges faced by working students at the University of Zambia. Findings from this study will also add knowledge to the already existing body of knowledge on this subject.

1.7 Delimitation of the study

The study was confined to the School of Education at the University of Zambia as the main study area. The School of Education was selected mainly because it has the largest number of students in the University and the main respondents in this study were mostly found in the School of Education.

The main respondents in this study were the working students. Other respondents in this study were academic lecturers including assistant Deans and Heads of Departments.

1.8 Limitation of the study

The study was limited in terms of coverage. Only one school with the largest population at the University of Zambia was covered. The study was also limited in terms of unwillingness by some respondents to complete questionnaires, saying it was cumbersome, disturbing and time consuming on their part. Besides, other respondents were demanding payment for using their time when they were supposed to be studying or working on their assignments.

The fact that the research was conducted during the semester period when students were busy attending lectures and working on their assignments, respondents were difficult to capture, forcing the researcher to distribute questionnaires through other working students using the chain sampling method. Despite the challenge in distributing questionnaires, the researcher managed to collect all the one hundred and forty (140) questionnaires which were distributed.

1.9 Operational definition of terms

An Adult

An individual who performs roles typically assigned by our culture to those it considers to be adults such as the role of worker, spouse, parent, responsible citizen and soldier (Knowles 1980 :17).

Combining work and study

Being a student at the University and at the same time formally employed.

Working Student/Mature Student

A person who is in employment while enrolled for study at a college or University.

Challenge

A constraint or a baffling issue that concerns or hurts individuals or groups because of some physical or mental discomfort or tension (Shirur 1997: 37).

Need

The difference between the current living conditions of a learner and the acceptable or desirable situation (Knox 1980:28).

1.10 Organisation of the study

This dissertation is organised into six (6) chapters. Chapter one presents the background of the study which focuses on the education system which was in Zambia then Northern Rhodesia during the colonial period. Other components in this chapter are the statement of the problem, purpose, objectives, research questions, significance, delimitation, limitations, definition of terms, organisation of the study and summary of the chapter. Chapter two reviews various types of literature related to the study while chapter three discusses the methodology used in the study. Chapter four presents findings in line with the research questions and chapter five discusses findings in line with the objectives of the study. Finally, chapter six makes a conclusion and recommendations based on the major findings of the study.

1.11 Summary of the chapter

This chapter provided a brief background of the education system in Zambia during the colonial period. It outlined the challenges that the country faced upon the attainment of political independence. The chapter further discussed the establishment of the University of Zambia which incorporated mature age programmes into distance learning in order to enhance the development of

human resource. The chapter explained that the country faced a shortage of skilled personnel in both private and government ministries. Due to shortage of skilled personnel and human resources, Zambia needed not only to expand the education system for the young ones but also to open up opportunities to the working class in need of studying. It is on the basis of this kind of arrangement that the study sought to establish specific challenges working students face in combining work and study.

CHAPTER TWO

2.0 LITERATURE REVIEW

2.1 Introduction

This literature review is undertaken to provide the basis for developing a framework for understanding challenges working students face at the University of Zambia as they combine work and study. Understanding challenges will provide some inspiration to study their root causes and enable one to suggest strategies that can help to reduce their impact so as to make life manageable for adult students during the course of studies. For ease of understanding, the literature review has been divided into four main themes. The first theme focuses on characteristics of adult learners worldwide. The second theme focuses on needs and interests of adult learners worldwide. The third theme focuses on challenges faced by adult learners worldwide and the fourth theme focuses on challenges faced by adults who combine work and study worldwide. However, prior to reviewing appropriate literature to this study, it is important to discuss the theoretical framework on which this study is rested.

2.2 Theoretical framework

The theoretical framework of this study is based on the Humanistic Psychology Learning Theory also known as a facilitative learning theory. This theory regards learners as volunteers and it ascertains that there is a natural tendency for people to learn and that learning will flourish if nourishing, encouraging environments are provided (Knowles, 1980). The Humanistic Psychology Learning Theory focuses on the facilitator creating the best learning environment because it is believed that the intrinsic motivation to learn is already in the learner.

Knowles (1980:43) says

...adults have a deep psychological need to be generally self-directing although they may be dependent in particular temporary situations. As people grow and develop they accumulate a reservoir of experience that becomes an increasingly resource for learning-for themselves and for

others ...they attach more meaning to learnings they gain from experience than those they acquire passively. Adults become ready to learn something when they experience a need to learn it in order to cope with real life tasks or problems. Learners see education as a process of developing increased competence to achieve their full potential in life. They want to be able to apply whatever knowledge and skill they gain today to living more effectively tomorrow....

Aside from that, the theoretical framework of this study is premised on Maslow (1970) hierarchy of human needs. According to him, as individuals mature their self concept changes from one of being a dependent towards being a self-directed human being. At this point, individuals accumulate a growing reservoir of experience that becomes a rich resource for learning and their readiness becomes oriented to the development tasks of their social roles. In this case, individual's time perspective changes from one of postponed application of knowledge to immediacy of application. Their orientation towards learning also shifts from one of subject-centeredness to one of performance-centeredness. Moreover, adults are ready to learn something when they experience a need to learn it in order to cope with real-life problems. The educator has a responsibility to create better conditions and provide tools and procedures for helping learners discover their 'needs to know.' It is therefore, important to note that adults see education as a process of developing increased competency-development categories because they are performance centred in their orientation to learning (Maslow, 1970).

According to Maslow (1954:39), what adults want to achieve through learning can be answered by analysing human wants or desires. He assumes that human needs are

hierarchically arranged from basic needs such as food, shelter, water and clothing through the need for human relationship, gregariousness and the desire for status and recognition to self actualisation.... Whatever learning is considered essential and ensures fulfilment of the above needs is likely to be pursued by adults.... The efficacy of learning is therefore determined by the needs and the resulting level of satisfaction achieved....

Knowles (1980:27) summarises the Humanistic Psychology Learning Theory into four assumptions of adult learners. Firstly, as a person matures, his self-concept moves from one of being a dependent personality towards one of being a self-directing human being. Secondly, he accumulates a growing reservoir of experience that becomes an increasing resource for learning. Thirdly, his readiness to learn becomes oriented increasingly to the developmental tasks of his social roles. Lastly his time perspective changes from one of postponed application of knowledge to immediacy of application and accordingly his orientation toward learning shifts from one of subject centeredness to one of problem centeredness (Knowles, 1980).

The relationship between the working students and the Humanistic Psychology Learning Theory is that working students are adults who by nature believe in the principle of self improvement. They already have the intrinsic motivation to learn because they are stimulated by work situations which they believe can be improved if they acquire better and advanced skills and training. Working students voluntarily opt to undergo programmes of their choice and this desire is stimulated by situations at their work places hence the need to participate in various educational courses which they believe will lead to effective skills training outcomes. In order to understand adult learners better it is necessary to know their characteristics and to identify their needs. This will help create a conducive environment to enable them learn better.

2.3 Characteristics of adult learners worldwide

Learning is at the base of all human behaviour and it is through learning that human behaviour is initiated, directed and sustained as influenced by several factors such as needs, wants, interests, desires, aspirations and many others. To this extent, Shirur (1997) defines 'learning' as "*an activity in which people make either deliberate or unintentional and planned or unplanned efforts to bring about changes in and additions to their knowledge, attitudes and behaviour.*"

According to Kidd (1977:26),

...adults have an ability superior in learning relationally and the relational learning ability of adults enables them to relate facts and ideas, draw similarities and divergences and establish linkages with their own lives....

For proper understanding of adult learners it is essential to know some of their characteristics because they act as significant guidelines with regard to their learning. Lowe (1975) has identified the following characteristics of adult learners:-

- (a). they are free to avoid, engage in or withdraw from an educational programme if they wish.
- (b). they regard hours that they give to learning as precious and expect them to be used for some constructive purpose.
- (c). they usually select their own area of educational interest and institution through which they will study; and
- (d). their spacing of learning is directed by their occupational and family commitments.

The characteristics outlined above relate mostly to the interactive effects of physical and environmental factors on adult learning. These also point out how maturational decline is counter-balanced by environmental factors (Lowe, 1975).

2.4 Needs and interests of adult learners worldwide

Needs are important determinants of adult learning because they induce people to pursue learning irrespective of their age and social status. Kidd (1977:36) observed that though all people have needs, "*...these are not always identified and the person may even need to be made aware of them or learn to identify them for himself.*" Learning for adults should start with self diagnosis which helps them understand their strengths and weaknesses in relation to their physical, material and human environments. Therefore, human needs strengthen the relationship between the intentions and efforts of adults to achieve their needs.

In support of the above assertion, Tyler (1971:38) says the interest developed by adult learners to take part in educational programmes is a significant factor in determining the efficacy of learning attainment. He further claims that learners are aroused when the learning goals tend to provide them utility, satisfaction and relief from tensions (Tyler, 1971).

2.5 Challenges faced by adult learners worldwide

Adults who are interested in improving upon their education levels are usually faced with challenges that retard their desire for educational advancement. Cross (1984) has identified some of these challenges and classified them as situational, institutional and dispositional challenges.

2.5.1 Situational Challenges

Challenges that affect an individual at a particular time are known as situational challenges. Some practical examples of such challenges include lack of time, lack of money, lack of child care and lack of transport. Lack of time is attributed to job or school and family responsibilities. Family responsibilities are more difficult to combine with school because the balance is tilted. The above contention is supported by Mani (1994) who explains that the challenge of family responsibilities is mostly common in female adults because they are specialised in household tasks while male adults become the main breadwinners. Such a disbalance between school and family responsibilities affects mainly female adult learners because they bear children, carry pregnancies, deliver children, breastfeed and care for children. This challenge also deters large numbers of potential female adults in the 25 to 45 years old age group from engaging in other profitable activities like improving upon their education (Mani, 1994).

Lack of money is a challenge affecting most male and female adults especially those in the low income bracket while inability to get child minders is a challenge facing female parents. Cross (1984) emphasises that transportation is a situational challenge for geographically isolated and physically handicapped male and female adults. All these challenges come about because of a need. Kidd (1977) observed that though all people have needs, these are not always identified and the person may need to be made aware of them or learn to identify them for himself. This is why learning for adults should start with self diagnosis which helps him understand his strengths and weaknesses in relation to his physical, material and human environments.

Human needs strengthen the relationship between the intentions and efforts on an adult to achieve his needs. Thus a clear and direct link is established between the arousal of interest of an adult learner and that will to do the work for fulfilling his felt needs.

The situational challenges classified above are a clear indication for most people's failure in the productive age group to improve upon their educational levels. They have opted to remain at the same level of education as opposed to finding ways of lessening the challenges. Further situational challenges have stalled development as most people have opted not to engage in developmental activities. This has mostly been seen in Third World Countries.

2.5.2. Institutional Challenges

Cross (1984) says that institutional challenges are challenges that consist of practices and procedures that exclude or discourage adults from participating in educational activities. Examples of institutional challenges include inconvenient schedules or locations, tuition fees or inappropriate courses of study. Adults like to learn things which are interesting, practical and relevant to them (Brookfield, 1986 and Cross, 1984). Waniewicz (1975) contributes by saying that lack of relevant courses, poor library facilities and lack of appropriate study materials were other examples of institutional challenges to adult learners.

It can be seen from the above standpoint that adult learners have heavily been affected by institutional challenges to the extent that some have abandoned their desire to improve upon their educational levels. This has resulted in unqualified staff continuing to occupy offices which should have been occupied by well qualified personnel.

2.5.3 Dispositional Challenges

Dispositional challenges are challenges that have to do with psychological characteristics of adult learning (Van der Kamp et al, 1996) or learners' attitudes and self-perceptions (Cross, 1984). Inherent in these are factors such as mixed feelings about going back to school, lack of self confidence and fear of failure (Onumah, 1997; Ghartey and Kerka, 1991). Others include old age, poor qualifications, anxiety and stress (Mackeracher and Tuijnman, 1996).

Mackeracher and Tuijnman (1996) believe that stress and anxiety act as personal blocks to learning. They also noted that learners may not learn effectively or they may show lack of initiative out of fear of failing in front of other learners. Adult learners may have more anxieties and pressures than young learners. This may be due to fear to learn after a long absence from the classroom.

These challenges are usually ranked in order of importance in most studies depending on the writer. Further, Van der Kamp et al (1996) developed the “Deterrents to Participation Scale” which identified six obstacles to participation. These are: lack of confidence, lack of relevance, time constraints, low personal priority, cost and personal problems. As much as these challenges were identified as inhibiting factors especially at the point of entry into organised education, to some extent they are also due to the life stages of adults and the corresponding roles they have to play.

Dispositional challenges have had severe impact in African countries where adults have not accepted to learn together with young ones who have come straight from secondary schools. This has resulted in senior citizens remaining at lower positions in society and industry. Further, institutional memories have been lost out as senior citizens are separated from employment due to lack of necessary qualifications.

Along the same view, Shirur (1997) describes challenges faced by adult learners worldwide in another way as physiological condition and physical health; adult predispositions to learning; adjustment and adaptability of learners; acquiescent ways of adults and disuse of cognitive functioning.

2.5.4 Physiological condition and physical health

With regard to physiological condition and physical health, Shirur (1997) says that these affect adult learners in various ways. For instance, ill-health or poor vision can interfere with learning in the sense that a fatigued or an anxious learner will learn poorly or nothing depending on the level of fatigue or anxiety. Under these circumstances, the extent to which these interfere with learning has to be assessed for minimising, if not total elimination of various conditioning factors. These handicaps can only be overcome by effecting improvements in the learning environments (Shirur, 1997).

It is also important to note that adults enter into education with a different time perspective from children which in turn produces a difference in the way they view learning. Alongside the same view, Lowe (1975) explains that adults tend to have a perspective of immediacy of application towards most of their learning. They mainly engage themselves in learning in response to pressures they feel from their current life situation. Education to them is a process of improving their ability to

cope with life problems they face now. As a result, they tend to enter an educational activity in a problem-centred frame of mind (Lowe, 1975).

In support of the above writer, Knowles (1980) contributes by saying that adults who have been away from systematic education for sometime underestimate their ability to learn. Further claims that various physiological changes occur in the process of aging which include, decline in vision, reduction in speed reaction and lowering down of energy levels. These operate as barriers unless compensated for by devices such as louder sound, larger printing and slower pace. In most cases, they respond less readily to external sanctions for learning than to external motivation.

It is for this reason that most adults are unwilling to advance in education especially after completing secondary education. At the point of completion of their secondary level of education most adults feel satisfied with the knowledge they gained while at secondary school but later in their working life, they discover that the level of education that they attained cannot sustain the demands of the offices they occupy, hence the need to seek further education. Office demands act as a drive for such adults to further their education so as to cope with the changing world. Poor health acts as a barrier to adults who may be willing to further their education and those that attempt end up withdrawing midway through the programme.

2.5.5 Predispositions to learning

With regard to predispositions to learning, Shirur (1997) explains that adults are disposed to learning negatively mostly due to their past experiences or the present conditions. For instance, stresses, tensions and frustrations they experienced in early life, generally contribute negatively to their attitudes towards education. In most cases their social attitudes to learning and their doubts about the value and use of education inhibit them to accept the role of a learner in a later life. This causes the unwillingness or hesitation by many adults to enrol themselves in any of the learning programmes organised. These adults need help in offsetting the negative feelings towards education and besides, due to their increasing age, they narrow down their strong likes and dislikes. As such, when they are called upon to learn new material, however motivated they may be, they will tend to show interest to some and indifference to others. In trying to examine these attitudes of adults, one finds that they become part of individual learning style. Cross (1984) contributes to this view by saying that in order to make these adults learn, it is necessary to establish the relevance and utility of material to

their personal needs. As long as an adult maintains an attitude that he has no desire or less desire to learn, he will exhibit and even justify his disinclination to learn (Cross, 1984).

It is commonly seen now in people who were negatively oriented to education by their parents or guardians. Some parents orient their children to traditional ways of life. They discourage their children from going to school by commenting negatively saying that even if they went to school, they would not achieve anything because jobs were not available. Such parents encourage their children to engage themselves in marketing of ordered merchandise. Such children do not value education even when they grow up. They think taking to copy and paste type of trading is the best way to live. Counselling such people seems to have failed though it takes time to achieve desired results and because of the foregoing, some children after they have been weaned off by their parents, fail to sustain their lives through this kind of business. This has contributed a lot to high levels of job seekers yet they lack the necessary qualifications.

2.5.6 Adjustments and adaptability

Brookfield (1986) claims adjustments and adaptability of learners to include personal and or social behaviour and unwillingness of adult learners to adapt to certain situations. These will restrain learning efficacy and they include a wide range of personal characteristics of adult learners. Personal characteristics of adult learners include their emotional state and attitudes. In addition, adult learners varying experiences which include their physical characteristics, self image, ego states and personal outlook, create a heterogenous learning group and a correspondingly complex learning situation. This brings in further an array of challenges adding to the challenges of learner adjustment or adaptability. The more the learning group and their learning climate are homogenous, the better will be the learning effect.

Education, as it is commonly known is through groups of people from different backgrounds. Some people though with humble education find themselves in very high positions in society and when they decide to further their education, they fail to fit well in groups and instead they get overwhelmed by pride. They end up enhancing their skills.

2.5.7 Acquiescent ways

With regard to acquiescent ways, Mani (1994) describes them as ways that include the traditional or conventional pattern of thinking and living. They are ways that conform to norms that characterise people of rural tribal and most urban areas in most parts of the world. Conventionalism appears to confer them security and rewards which make them feel proud of their past and are always concerned about the present. As education is alien to their culture and is often equated with formal schooling, it is considered as unnecessary. As such they find little relevance of the formal education that their children receive to personal life and occupation.

It is therefore not uncommon to find people in today's life contented with their traditional norms and are not willing to change to current norms of life. Such people are very difficult to train even when they need training.

2.5.8 Disuse of cognitive functioning

Disuse of cognitive functioning in adults has for long been concerned about worldly things of their every day life. These mundane things have hindered adults from getting involved in serious intellectual exercises for the purpose of acquiring new knowledge and skills. The disuse of their cognitive functioning has created in many adults an uncertainty about their own ability to function intellectually in society. Disuse of cognitive functions, tend to pose as a major challenge against adult learning. In order to counteract this challenge, it is necessary to provide ample opportunities for adults to induce their cognitive functioning. They should be helped to develop self-confidence and make efforts towards-learning (Mani, 1994).

However, it is not surprising, to note that irrelevant information and activities are a challenge to adults worldwide because they include educational programmes and activities that are not useful or not perceived by adults as useful. Such educational programmes lead to lack of interest of adult learners. Particularly when they have less control over their time and other resources, it is more essential to provide specific and meaningful learning experiences relating to their personal and social lives to make adult learners interested and actively participate in educational programmes (Mani, 1994).

From the above standpoint, it is clear that adults enter into education with a different time perspective from children which in turn produce a difference in the way they view learning. They

tend to have a perspective of immediacy of application towards most of their learning. They engage in learning largely in response to pressures they feel from their current life situation. To adults, education is a process of improving their ability to cope with life problems they face now. They tend to enter an educational activity in a problem-centred or performance-centred frame of mind.

So serious in today's societies, is lack of foresight by adults. Most people tend to be contented with the current situation. They lack foresight in the sense that they fail to see what the future holds for them which could be a driving force for their desire to learn. Such people need counselling so that the disused cognitive functioning can be reactivated. This activity may take long to yield results.

In summary, adults generally face several challenges that work against their desire to further their education. They are not proactive in making decisions that concern their educational status. This is coupled with past experiences as they relate to present situations and conditions. They always show signs of self esteem and are satisfied with what they already know whether positive or negative. Many adult learners do not wish to forecast into the future as regard their educational levels. In most cases this is due to failure on their part to explore future prospects. In contrast, Brookfield (1986) has identified and grouped challenges faced by adult learners differently as physiological, psychological and sociological.

2.5.9 Physiological challenges

With regard to physiological challenges, Brookfield (1986) describes them as challenges that affect vision, hearing and speech in adult learners. Further, he observed that in physiological challenges, adults' ability to communicate through speech declines and the body conditions also tend to decline with advancing age. In addition, hearing loss hinders learning because it usually results in problems of communication. Loss of hearing during adult years is also gradual and may not be noticed by the individual. In as much as 85.0% of all hearing takes place through use of eyes, so proper functioning of vision is very important.

Brookfield (1986) revealed the following challenges faced by adult learners in vision as age advances. An increase in incidences of defective vision; narrowing of the range of clear vision; pupil of the eye admits less light and slowing down of vision reaction time.

Changes in hearing as age advances include hearing loss which results in problems of communication. Loss of hearing during the adult years is usually gradual and may not be noticed by the individual. Some changes that occur in hearing as an individual advances in age include an increase in incidences of defective hearing; decrease in sound discrimination and auditory reaction time slows down.

Adult learning has been hampered by ageing. As one grows old, he or she may neither see nor hear properly. Such challenges make learning difficult for adults. This situation has been made worse by poor diet due to high poverty levels in most societies particularly in African societies such as Zambia, Sudan, Zimbabwe, Ethiopia and Southern Sudan.

2.5.10 Psychological challenges

Psychological challenges in adult learners include exhibition of rigid pattern of behaviour. Brookfield (1986) noted that adult learners may exhibit slower reaction time due to psychological challenges because they may complete a task rather slowly. Other psychological challenges may include fears, anxiety and frustration from past experiences. Adults are often voluntary learners although they may be compelled to participate in an educational programme by their employers or by programmes within their community or family. They are often surrounded with heavy responsibilities at home, at work, in the church and in the community. Brookfield (1986) further claims that adult learners may sometimes under-estimate their ability to learn because they may feel they are too old to learn.

It is very common nowadays, to see adults feel defeated because they think they cannot withstand school pressure. This has resulted in many adults' failure to take part in educational opportunities because they become challenged before they are even enrolled for school.

2.5.11 Sociological challenges

Sociological challenges of an adult learner include different customs, traditions, attitudes, beliefs, perceptions, marital status, family size, lifestyle, values, experiences, occupation, interests, incomes, status, motives, sex and many others (Brookfield, 1986).

From the sociological challenges that have been highlighted above, it is important to note that in organising any education programme for adults it is essential for educators to keep the different

categories of challenges in mind in order to understand the learners capacities, backgrounds, motivations, group and personal drives. Without such knowledge it is not only difficult to teach effectively but it is also difficult to select the more appropriate techniques and materials for proper delivery of knowledge.

Brookfield (1986) further, identifies four main groups of adult learners according to the level of education attainment. The first group is the basic learner group which comprises adults who have had no formal schooling or not more than three years of schooling. The second group is the intermediate learner group which includes all adults who have had seven to ten years of formal education. The third group is the certificated learner group which comprises adults with 12 years of formal schooling and have succeeded in gaining a status of recognized qualifications such as 'O' level. The fourth group is the advanced learner group which consists of adults who have already ventured into the field of higher education. This group includes all those adults who have studied in universities and other institutions of higher education. The groups of adult learners mentioned above have general characteristics and they face similar challenges.

However, the challenges outlined above are only a small sample of the challenges that most adult learners face worldwide. In order to identify more such challenges action research must be undertaken with diverse groups of adult learners as influenced by their varied backgrounds, problems, needs and interests. In this case, each group of adult learners will require different teachings, learning approaches, strategies, methods and contents.

It is advisable for any education organising teams to set up training according to similar levels of education of adults. Some adults may not learn well if mixed with others whom they believe not to be of their level. Additionally, adult learners have been at a disadvantage in learning due to ageing effects. Several adults' vision, hearing and speech are always impaired to an extent that they may ask some questions repeatedly. This has always brought about laughter by some of their class-mates and because of this situation they are discouraged to continue with their programmes of study. They sometimes defeat themselves, believing that because of their age, impaired speech, hearing and vision they may not fit well in class. This has been made worse by traditions and customs which they have practiced in the past.

2.6 Challenges faced by adults who combine work and study worldwide

Adults are busy people. They mostly spend at least eight hours a day working and often again as many hours attending to family, households and community concerns (Merriam and Caffalera, 1991). School is often very stressful for any adult. Since many adults want to advance professionally in order to earn good money while attending classes, the challenges they face both in executing their duties at places of work as well as in their own life engagements are many. These challenges impede effective learning. Johnstone et al (1965) identify three levels of challenges faced by adults who combine work and study. Some of the challenges arise from the family, workplace, and institution.

2.6.1 Family level

Social activities at family level pose as a big challenge to adult learners. This is mainly because as adults, they have social roles to perform and this makes it difficult for them to find enough time to concentrate in educational activities. It would be difficult to shy away from all of them with the excuse that one attended classes or was at work. In addition, adult learners living with their families are likely to contend with studying in a noisy environment (Johnstone et al, 1965). Similarly, to the effect that poor time management was another challenge faced by working students, home responsibilities like taking care of the aged and taking care of little children was another challenge at family level. Adults by nature usually believe in the principle of self improvement. There is always a point in life where an adult develops the desire to further in studies. This is mostly common in adults who are working and they are stimulated by work situations which they believe can be better addressed if they acquire further education.

There is enough evidence that students who are working face a number of challenges in executing their duties at places of work as well as their daily engagements. They have the desire to improve themselves in their physical, social, intellectual, economic and political status. Shirur (1997) supports the above statement by saying that adults voluntarily opt to undergo programmes of their choice and this desire is stimulated by the desire to participate in various educational courses leading to effective learning outcomes. It is important to note that in daily life engagements Shirur (1997) claims that an adult faces challenging situations which in turn become learning points. In trying to resolve these challenges, a person learns as he or she moves from childhood to adulthood. In this

process of learning, he or she acquires greater self control as well as freedom to think, reflect and act in various challenging situations.

In the African customs, for example, adults have a number of engagements that have great demands on their wish to concentrate on studies. They are always associated with family problems and leisure. Most adults for instance in Zambia, attend to several activities that require them to participate in beside their leisure requirements. In this case, adults who are working and studying might find difficulties in balancing family demands, leisure needs with study time. These together might stifle quality time on their studies. In addition, the wide range of expectations which they may encounter may bring with them competing demands, which may also create continuous tensions. It is for this reason that they require great support to retain their learning efforts in order to keep pace with a constantly changing environment which is filled with pressure. This will also help them to adapt themselves to these pressures.

Adult learners are well known as family heads. They have heavy responsibilities which have in the past proved difficult to neglect. They have, however, learnt a lot in enduring these challenges. They have become practical teachers of ageing circumstances. Adult learners have been and are shining examples in dealing with real life situations.

2.6.2 Workplace level

Having developed the desire to pursue further studies, an adult faces challenges of securing authority to go for a chosen programme of study. The desire to further studies is sometimes stifled by being denied study leave to go for a chosen educational enhancement by higher authorities. When that happens, Waniewicz (1975) says that this creates pressure on the part of the working student because he or she is expected to perform office duties side by side with school. This pressure may result into an inability to perform well in studies.

Another challenge at work places is lack of sponsorship to working students in their effort to pursue studies. Sometimes even with authorisation, the working student does not easily find a sponsor for such a programme of study. This may force the student to borrow money from a lending institution to enable him or her pay tuition fees and other fees.

Many adults wishing to enhance their education levels have faced a lot of challenges that militate against pursuing studies of their choice. There is need to develop deliberate policies at various work places that would allow adults to improve their educational levels.

2.6.3 Institutional level

Onumah (1997) identified inadequate textbooks and tuition as major institutional challenges. Other challenges include poor library facilities and fitting in a class which has a combination of adults and young ones (Ghartey and Kerka, 1991). On the issue of library facilities, Blagden (1984) argues that since students have diverse backgrounds, libraries have to be sensitive to their information needs. One of the striking features of adult students is their fear and anxiety, that they might make themselves look foolish, or that they might be exposing themselves to failure. This is more pronounced when it comes to programme sessions and tutorials which require individual presentations. An adult student would always feel that he or she might not present himself or herself well rendering him being laughed at by the young ones. This assertion is supported by Mani (1994) who says that as a social animal, man learns through interaction with the social environment and much learning takes place in the classroom and other social settings. Mani (1994) further explains that discussion group is suitable for adult learning for it provides in addition to learning, a highly valued by-product because the learners experience and practice some of the skills of academic living.

In Zambia, for example, the post secondary education does not separate adults from the young ones who come straight from school. An example of this is at the University of Zambia which has close to 14,000 students, one third of these are in most cases mature age (UNZA 2009). These students sit in the same class as their young counter parts. The mature students do not feel free to contribute in any lesson for fear of being laughed at by young ones once they make a mistake.

World-over, it is acknowledged that the university is a premier centre of excellence for research and training aimed at offering practical and workable answers to the challenges mankind faces. It is for this reason that the university plays a critical role in any nation especially that it is one of the keys that can open the door to the future of any nation and help to overcome the persisting evils of poverty, ignorance and diseases.

2.7 Summary of the Chapter

This chapter reviewed literature on challenges faced by adult learners and adults who combine work and study worldwide. Literature reviewed that adult learners worldwide face situational, institutional, dispositional, physiological, psychological and sociological challenges. Literature also revealed that adults who combine work and study face challenges that manifest themselves at different levels such as family level, work place level and institutional level. Analysing literature that has been revealed on challenges to adult learning as a whole, indicators show that there are some gaps in learning which need to be filled. In trying to bridge the gaps, it is particularly important to emphasise creating flexible educational opportunities for adults. Most of the higher institutions of learning do not have adequate learning facilities like books, desks and classrooms. This situation makes it difficult for adults to adapt, rendering their learning equally difficult. It is probably necessary that there be separation between school leavers and adult learners. This will probably encourage many adults to further their education. Despite these challenges that adult learners may face in pursuing their studies, they have continued to learn and many have scored commendable success. It would be necessary that the corporate world continues to encourage adults to have their education levels enhanced.

CHAPTER THREE

3.0 METHODOLOGY

3.1 Introduction

Research methodology implies steps through which a researcher passes in his research journey in order to find answers to his research questions. A path to finding answers to research questions is what constitutes research methodology (Ranjit, 2005). This chapter unveils the path that the researcher used in this study. Below is the path to this research journey.

3.2 Research Method

Ghosh (1992:194) defines research method as “...an application of appropriate and analytical tools and techniques in order to arrive at the conclusion.” In simple terms, a research methodology can be defined as a description of how research was conducted. In this study, a field based methodology was used under the following summarised headings: research design, universe population, sample and sampling procedure, research instruments, data collection procedure, data analysis and ethical considerations.

3.3 Research design

According to Dube (2010:76), a research design is “...a plan showing how the problem of investigation will be solved. It is a process of meticulous selection of methods to be used to answer the research question and solve research problems.” In the same vein, Ghosh (1992:207) defines a research design as “...a plan of the proposed research work which represents a compromise dictated by mainly practical considerations.” Meanwhile, Ngoma (2006:24) says “...it is the set of logical steps taken by a researcher to answer the research question.” In addition, Suchman (1948) as quoted in Ghosh (1992:207) explains that a research design is “...not a highly specific plan to be followed without deviation, but rather a series of guide posts to keep one headed in the right direction.” Johada et al, as cited in Ghosh (1992:207) define a research design in another way as “...the arrangement of conditions for collection and analysis of data in a manner that aims to combine relevance to the research purpose. In summary, a research design can be defined as a plan which guides the researcher in finding solutions to problems. A research design is important because it determines research results and findings. On the basis of the above definitions, a descriptive

survey design was adopted in this study because it involves the systematic collection and presentation of data in order to have a clear picture of a given situation or problem.

3.4 Universe Population

Dube (2010:70) points out that a universe population is “...a well defined or specified set of people or group of things, households, firms, services, elements or events, which are being investigated.” In support, Keya, et al (1989:26) state that “...a universe population consists of all individuals or things or elements that fit a researcher’s specification.”

In this study, the universe population was all the students in the School of Education. The School of Education was selected purposively because it is the largest school with the largest number of students representing 40% of the university population. Additionally, most of the students in the School of education are working and the researcher felt the findings would represent all the working students in the University of Zambia. The study focussed on two categories of respondents. The first category comprised 3728 students out of which about 800 were mature entrants (University of Zambia, 2009-2010). These were incorporated into the study because they are directly affected by challenges associated with working and studying. The second category comprised academic staff including Assistant Deans and Heads of Departments. The Assistant Deans were involved in the study because they are University of Zambia members of staff who deal with students’ academic affairs including counselling. Heads of Departments and lecturers were also involved in the study because they deal with issues of academic nature that affect students in their departments and also perform the task of academic counsellors. These were also selected purposively in order to supplement responses in the first category.

3.5 Sample and Sampling procedure

Ranjit (2005:21) defines a sample as “...a segment of the population selected to represent the population as a whole.” In a similar view, Merriam and Simpson (1995:57) refer to a sample as “...a strategically and systematically identified group of people or events that meet the criterion of representativeness for a particular study.” In other words, a sample is a representative of all the elements in the universe population. Keya, et al (1989:71) share the view that sampling is “...a procedure used to select a sample or a fraction of a population for study purposes.” Sampling

ensures that some elements of a population are selected as representatives of the total population (Keya, et al, 1989).

However, sample size of one hundred and forty (140) working students was drawn from a universe population of 3728 students. There were also ten (10) academic members of staff who served as key informants. These were two (2) Assistant Deans, three (3) Heads of Departments and five (5) lecturers. This brought a sample size to one hundred and fifty (150).

In this study, two sampling methods were used and these are: chain sampling method also known as snowball and random purposive sampling method. Chain sampling is a method where the researcher selects a few participants who have the information for the study. These selected participants help identify others who they believe have information on the phenomenon under study (Chilisa and Preece, 2005:170). In simple terms, chain sampling is a method where the next respondents in a target population are referrals by the previous. For instance, given a scenario where Mr. 'A' is a first respondent, he in turn leads the researcher to another individual within his universe population. This process of finding respondents is repeated until a desired sample is obtained. Chain sampling method was used to sample representatives in the first category because the researcher found it easy as the respondents in question were normally busy with their school schedule. The researcher used chain sampling method also because it was the only method suitable for identifying respondents to include in the sample.

Chilisa and Preece (2005:170) define random purposive sampling as “...a method that involves randomly selecting from a group of participants because of their knowledge in the researcher’s area of interest.” This method is used when participants selected purposively are too numerous for all of them to be included in the sample (Chilisa and Preece, 2005). Random purposive sampling method was used to select representatives of the University Staff including ordinary lecturers. Random purposive sampling method was used because representatives had knowledge in the researcher’s area of interest and also to supplement information gathered in the category of working students. Sampling depended on the researcher’s judgement as to who should be included in the sample.

3.6 Research Instruments

Research instruments refer to tools the researcher uses to collect data. In order to collect qualitative and quantitative data through field work, two types of primary data collection instruments were used. These are questionnaires and interview guide.

3.6.1 Questionnaire

Borgatta (1969:240) defines a questionnaire as “...*a list of questions sent to a number of persons for them to answer. It secures standardised results that can be tabulated and treated statistically.*” In this study, a questionnaire was used in order to gather data on a broad scale and on widely spaced sources so as to cover a large group at the same time. Aside from that, a questionnaire was also meant to obtain results that can be tabulated and treated statistically.

3.6.2 Interview

An interview is the name usually applied to a set of questions which are asked and filled by an interviewer, in a face-to-face situation with another (Goode and Hatt 1952). In agreement with the above definition, Ngoma (2006:57) defines interview as “...*a method of data collection in which an interviewer obtains responses from a subject in a face-to-face encounter or through a telephone call or electronic means.*” In summary, an interview can be defined as an interpersonal relationship between the person collecting data and the person from whom data is collected. Through an interview, data is classified and analysed thematically. In this study, a structured interview was used to collect data in the second category in order to allow interaction between the researcher and the research participants regarding the nature of inquiry. Apart from primary data collection instruments, secondary data was also collected by reviewing information that is documented from books in libraries, internet and other publications.

3.7 Data collection procedure

Dube (2010:107) perceives data collection as “...*a field implementation of the study.*” Data collection procedure entails carrying out the actual field study (Dube, 2010:107). Before the researcher entered into the field to collect data, a written permission (letter) was sought from the school of Graduate Studies. This letter was presented to the authorities in the School of Education to allow the researcher to collect data within the school jurisdiction. Upon entry into the field, however, there were some challenges that the researcher faced. One challenge was that respondents in the first

category were difficult to find because they were busy attending lectures while others were studying and working on their assignments. This forced the researcher to engage other respondents to help distribute some questionnaires at the time convenient to them. Another challenge was that some respondents were hesitant to collect questionnaires saying they were busy with their school work, while others demanded commission. Despite these challenges, all the 150 questionnaires were utilised and returned. Further, respondents in the second category (lecturers) were in most cases not found in their offices to enable the researcher to conduct an interview with them. They were most of the time busy attending to their students. Because of the foregoing, the researcher was prompted to wait for longer hours to enable her arrange for appointments at the time convenient to them. Though the researcher faced these challenges, all the ten (10) lecturers including Assistant Deans and Heads of Departments were interviewed.

3.8 Data analysis

Ghosh (1992:261) says that data analysis

...involves the verification of the hypothesis or the problem. Without proper analysis, data remain a meaningless heap of materials.... After collection of research data, an analysis of the data and the interpretation of the results are necessary....

Ngoma, (2006:81) supports the above position and explains that data analysis entails “...categorizing, ordering, manipulating and summarizing the data and describing them in meaningful terms.”

Data was analysed based on the findings from questionnaires and the interview schedule. Both qualitative and quantitative approaches were used to analyse data. Qualitative data is non-numeric. Merriam and Simpson (1995:224) define qualitative data as “...data that is not transferable to numbers and not comparable by statistical procedures.” Qualitative data was analysed using responses from an interview held with Assistant Deans, Heads of Departments and Lecturers in the second category. The information that was gathered from qualitative data was recorded in narrative, and grouped into identifiable themes.

Merriam and Simpson (1995:224) define quantitative data as “...*data that is coded and presented by statistical scores (also called statistical data).*” Going by the above definition, quantitative data is numeric and it originates from questionnaires which are structured. The answers may be summarised in numbers, percentages or averages. In this study, quantitative data was obtained from questionnaires which were distributed to working students in the first category. It was analysed manually in the sense that findings were recorded immediately and each time questionnaires were returned. Frequency tables with percentages were generated for analysis and presentation.

3.9 Ethical considerations

Ethical considerations refer to a set of standards that guide the researchers on how they should interact with research participants (Chilisa and Preece, 2005:227). In a like vein, Ngoma (2006:15) says “...*researchers involved in research with human subjects have special concerns related to the protection of the rights of human subjects.*” In support, Kombo and Tromp (2006:106) explain that “...*researchers whose subjects are people or animals must consider the conduct of their research and give attention to ethical issues associated with carrying out their research.*’ The fact that research does not allow violation of the research subjects’ rights, ethical considerations were taken care of by the researcher. Brink (1996:42) explains further:

...research involving human beings should be performed with the consent of the participants. In order to receive consent, the researcher must provide the individual with sufficient understandable information regarding his participation in the study.... The protection of the rights of the research subjects involve around the concept of informed consent....

Agreeing with these views Kombo and Tromp, 2006:107) add that “...*the researcher must maintain confidentiality at all times...must obtain informed consent from any subjects used in the study and must ensure that all subjects participate voluntarily.*” Since a researcher has a responsibility of conducting research in an ethical manner, consent was sought from all research participants through a permission seeking letter from the school of Graduate Studies. The researcher also gave a letter of consent to the participants to sign assuring them of confidentiality and freedom to participate.

Participants were also advised not to disclose their biographic data. Additionally, they were free to withdraw from participation if they felt uncomfortable.

3.10 Summary of the Methodology

This chapter outlined, defined and discussed the methodology that was used in this study. The study adopted a descriptive research design in order to have a clear picture of a given problem. The universe population was the entire number of students in the School of Education. This School was selected purposively because it is the largest with a population of about 3728 students representing 40% of the university population. Also, because most working students are teachers and are found in the School of Education. The sample size was one hundred and fifty (150) comprising one hundred and forty (140) working students and ten (10) academic members of staff. The study adopted a questionnaire and an interview guide as data collection instruments. Presentation and analysis of data was by distribution of frequency tables and percentages on quantitative data while qualitative data was presented using identifiable themes. Aside from that, ethical considerations were also taken care of by the researcher. The chapter which follows presents findings of the study.

CHAPTER FOUR

4.0 PRESENTATION OF FINDINGS

4.1 Introduction

This chapter presents findings of the research study. Presentation of findings is based on research questions which were used as guidelines to establish challenges working students face in combining work and study. The findings of the study are presented under the following research questions:

- (a) what challenges do working students face at their respective work places as a result of combining work with academic studies?
- (b) what challenges do working students face in their academic studies as a result of combining work with their formal employment?
- (c) how do working students combine family responsibilities, work commitments and demands of academic studies? and
- (d) what propositions would working students use to mitigate and respond to challenges?

In this study the findings were divided into two parts. The first part presents findings from one hundred and forty (140) respondents in the category of working students (those who are directly affected by the challenges) through a questionnaire. The second section presents findings from ten (10) academic members of staff including Assistant Deans and Heads of Departments (those who were supplementing responses in the first part) through an interview guide. This brought the total number of respondents to one hundred and fifty (150). Findings from the first part of respondents are as presented on the next page.

4.2 What challenges do working students face at their respective work places as a result of combining work with academic studies?

This section is based on the first research question as highlighted above. The first question in this section sought to find out if respondents were sponsored. Responses are illustrated in Table 1 on the next page.

Table 1: Status of sponsorship.

| Response | Frequency | Percentage (%) |
|-----------------|------------------|-----------------------|
| Yes | 19 | 13.6 |
| No | 121 | 86.4 |
| Total | 140 | 100.0 |

Table 1 above indicates that 121 (i.e. 86.4%) respondents said that they were sponsored and 19 (i.e. 13.6%) respondents said that they had sponsorship. From the results obtained, it can be seen that the majority (i.e. 121=86.4%) respondents did not receive any form of sponsorship.

Respondents were then asked to state who their employers were. Table 2 below shows responses obtained from the question probed.

Table 2: Type of employers of respondents

| Response | Frequency | Percentage (%) |
|---------------------|------------------|-----------------------|
| Government Ministry | 128 | 91.4 |
| Private Sector | 10 | 7.1 |
| Self employed | 02 | 1.4 |
| Total | 140 | 100.0 |

Table 2 above shows that 128 (i.e. 91.4%) respondents reported that they were employed by Government Ministries, 10 (i.e. 7.1%) respondents said Private Sector and the remaining 02 (i.e. 1.4%) respondents indicated that they were self employed. The above responses suggest that most respondents (i.e. 128=91.4%) were employed by Government Ministries.

Respondents were then asked to state the category in which they fall at their work places. Responses obtained from this question are presented in Table 3.

Table 3: The category they fall at their work places.

| Response | Frequency | Percentage (%) |
|-------------------|------------------|-----------------------|
| Lower management | 31 | 22.1 |
| Middle management | 69 | 49.3 |
| Upper management | 38 | 27.1 |
| Other. specifv | 02 | 01.4 |
| Total | 140 | 100.0 |

Table 3 above shows that 69 (i.e.49.3%) respondents revealed that they were in the middle management, 38 (i.e.27.1%) stated that they were in the upper management and 31 (i.e.22.1%) reported that they were in the lower management. The remaining 02 (i.e.01.4%) respondents did not specify. Findings show that majority (i.e.69=49.3%) of the respondents were in the middle management.

A follow-up question required respondents to state whether they would be recommended by their supervisors if they were in a position to support them. Responses are obtained in Table 4.

Table 4: Whether their supervisors would recommend them if they were in a position to support them.

| Responses | Frequency | Percentage (%) |
|-------------------|------------------|-----------------------|
| Yes | 57 | 40.7 |
| No | 41 | 29.3 |
| Others, (specify) | 42 | 30.0 |
| Total | 140 | 100.0 |

Table 4 above shows that 57 (i.e.40.7%) respondents said that their supervisors would recommend them if they were in a position to support them while 42 (i.e.30.0%) respondents said that they were not sure. The remaining 41 (i.e.29.3%) respondents indicated that their supervisors would not recommend them if they were in a position to support them. From the findings, majority respondents

(i.e.57=40.7%) reported that they would be recommended by their supervisors if they were in a position to support them.

Respondents were then asked to state the challenges they encountered at their work places. Findings are shown in Table 5.

Table 5: Challenges at work places.

| Challenges | No. of responses out of 140 | Percentage of total responses |
|------------------------------------------------------|------------------------------------|--------------------------------------|
| Securing sponsorship | 130 | 93.0 |
| Involvement in social and several other activities. | 128 | 91.4 |
| Getting permission to attend | 125 | 89.3 |
| Finding time to revise the | 110 | 79.0 |
| Lack of study partners with whom to discuss the work | 105 | 75.0 |

Table 5 above shows that 130 (i.e.93.0%) respondents out of one hundred and forty (140) cited securing sponsorship as a challenge, 128 (i.e.91.4%) indicated involvement in social and several other activities. Meanwhile, 125 (i.e.89.3%) respondents mentioned getting permission to attend lectures as they were fully involved in work place programmes. 110 (i.e.79.0%) respondents said revising the work taught in the previous lectures and the remaining 105 (i.e.75.0%) respondents indicated lack of study partners at work places. Overall, results explain that majority (i.e.130 =93.0%) respondents faced sponsorship problems.

4.3 What challenges do working students face in their academic studies as a result of combining work with their formal employment?

This section is based on the second research question. The first question in this section sought to find out if respondents were on study leave. Responses are illustrated in Table 6 below.

Table 6: whether or not on study leave.

| Response | Frequency | Percentage (%) |
|-----------------|------------------|-----------------------|
| Yes | 41 | 29.3 |
| No | 99 | 70.7 |
| Total | 140 | 100.0 |

According to the findings obtained, 99 (i.e.70.7%) respondents said that they were not on study leave, while 41 (i.e.29.3%) said that they were on study leave. These statistics conclude to the extent that majority (i.e.99 =70.0%) respondents reported that they were not on study leave.

The follow up question focused on the challenges working students encountered in their academic studies. Responses are shown in Table 7.

Table 7: Challenges encountered in academic studies.

| Challenge | No. of responses out of 140 | Percentage of total |
|-----------------------------------------------------|------------------------------------|----------------------------|
| Lack of accommodation | 130 | 93.0 |
| Pressure of work | 128 | 91.4 |
| Financial constraints | 126 | 90.0 |
| Time management | 115 | 82.1 |
| Lack of study space and inadequate up-to-date study | 100 | 71.4 |
| Head counting | 86 | 61.4 |
| Hostility of the environment | 72 | 51.4 |

Out of the total number of 140 respondents, 130 (i.e.93.0%) disclosed that they lacked accommodation, 128 (i.e.91.4%) mentioned pressure of work. On the other hand, 126 (i.e.90.0%)

respondents indicated financial constraints and 115 (i.e.82.1%) respondents mentioned time management. Meanwhile, 100 (i.e.71.4%) respondents mentioned lack of study space and relevant up-to-date study materials in the main library. 86 (i.e.61.4%) respondents said head counting, the remaining 72 (i.e.51.4%) respondents stated that they felt humiliated by school leavers who called them ‘chuwi’ (mature). From the results obtained, accommodation was the most outstanding challenge faced by majority (i.e.130=93.0%) respondents.

Respondents were then asked to state if they made a plan of activities to achieve their studies. Details of these statistics are shown in Table 8.

Table 8: Whether they made a plan for activities to achieve their studies.

| Responses | Frequency | Percentage (%) |
|------------------|------------------|-----------------------|
| Yes | 140 | 100.0 |
| No | 00 | 00.0 |
| Total | 140 | 100.0 |

According to the results obtained from Table 8 above, all the 140 (i.e.100.0%) respondents said that they made plans for activities to achieve their studies while none (i.e.00.0%) of the respondent indicated that they made plans for activities to achieve their studies. However, overall findings on this subject show that all the (140 i.e.100.0%) respondents had plans for activities to achieve their studies.

Respondents were then asked how they adhered to the plan. Responses are as tabulated in Table 9.

Table 9: How respondents adhered to the plan.

| Responses | Frequency | Percentage (%) |
|------------------|------------------|-----------------------|
| All the time | 06 | 04.3 |
| Sometimes | 54 | 38.6 |
| On few occasions | 80 | 57.1 |
| Total | 140 | 100.0 |

Table 9 shows that 80 (i.e.75.1%) of the respondents held that they adhered to the plan on few occasions, 54 (i.e.38.6%) said sometimes and the remaining 06 (i.e.04.3%) said all the time. The majority (i.e.80=57.1%) respondents revealed that they adhered to the plan on few occasions.

The follow-up question focused on challenges respondents faced after formulating a plan. Findings are illustrated in Table 10.

Table 10: Challenges after formulating a plan.

| Response | No. of responses out of 140 | Percentage of total responses |
|--------------------------------------------------------|------------------------------------|--------------------------------------|
| Make-up lectures, unfixed tests and other uncalled for | 100 | 71.4 |
| Financial constraints | 120 | 86.0 |
| When fallen ill | 92 | 66.0 |
| Time management and pressure of work. | 115 | 82.1 |
| Family issues, work demands and other pressing issues | 136 | 97.1 |

Out of a total number of 140 respondents, 136 (i.e.97.1%) disclosed that family issues, work demands and other pressing issues disrupted the plan. Other 120 (i.e.86.0%) said financial constraints, 115 (i.e.82.1%) cited time management and pressure of work as major challenges to working students, while 100 (i.e.71.4%) mentioned make-up lectures, unfixed tests and other uncalled for programmes. The remaining 92 (i.e.66 .0%) respondents said when had fallen ill. Overall results on this matter indicate that majority (i.e.136=97.1%) respondents held that family issues, work demands and other pressing issues disrupted the plan.

The next question focused on whether respondents were finding it easy to work on school assignments with school leavers. Findings are obtained from Table 11.

Table 11: Whether respondents found it is easy to work on school assignments with school leavers.

| Response | Frequency | Percentage (%) |
|-----------------|------------------|-----------------------|
| Yes | 78 | 55.7 |
| No | 62 | 44.3 |
| Total | 140 | 100.0 |

The findings from Table 11 show above that 78 (i.e.55.7%) respondents said that they found it easy to work on school assignments with school leavers while 62 (i.e.44.3%) respondents said that they did not find it easy to work on school assignments with school leavers. It can be noted from the findings that majority (i.e.78=55.7%) respondents responded positively. The gap between the responses was small.

The follow-up question was for respondents to state reasons for either finding it easy or not easy to work on group assignments with school leavers. Findings are illustrated in Table 12.

Table 12: Reasons for either finding it easy or not easy to work on course or group assignments with school leavers.

| Response | Frequency | Percentage (%) |
|---------------------------------------------------------------------------------------------|------------------|-----------------------|
| It is easy because they are helpful, good at organizing study materials and easy to | 78 | 55.7 |
| It is not easy because they are childish, not cooperative and not committed especially when | 62 | 44.3 |
| Total | 140 | 100.0 |

The table above gives reasons for either finding it easy or not easy to work on course or group assignments with school leavers. From the results obtained, 78 (i.e.55.7%) respondents said it was easy because school leavers were helpful, good at organizing study materials and easy to work with. Only 62 (i.e.44.3%) respondents revealed that it was not easy. They explained that school leavers were childish, not cooperative and not committed especially when it came to group assignments because they always wanted to be given data.

Thus, majority (i.e.78=55.7%) respondents indicated that school leavers were easy to work with because they were helpful and good at organizing study materials.

Respondents were then asked to disclose if their families were supportive in their studies. Responses are shown in Table 13 on the next page.

Table 13: Whether or not their families were supportive in their studies.

| Response | Frequency | Percentage (%) |
|-----------------|------------------|-----------------------|
| Yes | 51 | 36.4 |
| No | 20 | 14.3 |
| Somehow | 69 | 49.3 |
| Total | 140 | 100.0 |

From the results obtained in Table above, 69(i.e.49.3%) respondents said that their families were somehow supportive, 51 (i.e.36.4%) respondents indicated that they were supportive while 20 (i.e.14.3%) respondents stated that they were not. It was reported from the findings that most (i.e.69=49.3%) respondents indicated that their families were somehow supportive in their studies.

Further, respondents were asked to state if they had free time. Further, respondents asked to state if they had free time. Results are as illustrated in Table 14.

Table 14: Whether or not respondents had free time.

| Response | Frequency | Percentage (%) |
|-----------------|------------------|-----------------------|
| Yes | 89 | 63.6 |
| No | 51 | 36.4 |
| Total | 140 | 100.0 |

The findings obtained in Table 14 show that 89 (i.e.63.6%) respondents said that they had free time while 51 (i.e.36.4%) respondents indicated that they did not have free time. From the results obtained it is apparent that majority (i.e.89=63.6%) respondents said they had free time.

Respondents were then asked to explain how they spent their free time. Responses are as shown in Table 15.

Table 15: How respondents spent their free time.

| Response | Frequency | Percentage (%) |
|-------------------------------|------------------|-----------------------|
| Not applicable | 51 | 36.4 |
| Watching football and movies. | 89 | 63.6 |
| Total | 140 | 100.0 |

The following were the findings: 51 (i.e.36.4%) respondents did not indicate any response while 89 (i.e.63.6%) respondents explained that they spent their time watching football and movies but at times they went for an outing with their friends, relaxed, read books or chatted with their families. It can be deduced from the findings that majority (i.e.89=63.6%) respondents spent their free time watching football, movies but at times they went for an outing with their friends, relaxed, read books or chatted with their families.

4.4 How do working students combine family responsibilities, work commitments and demands of academic studies?

This section is based on the third research question. The first question in this section demanded respondents to explain how they dealt with an illness or problem in the family during the course of the semester. Responses are as illustrated in Table 16 below.

Table 16: Dealing with an illness or problem in the family during the course of the semester

| Response | Frequency | Percentage (%) |
|--------------------------------------------------------------------------------------------------------|------------------|-----------------------|
| I haven't had such an encounter. | 07 | 05.0 |
| I travel home to comfort the family and be with them. | 51 | 36.4 |
| I have not experienced any problem but if it happened I would travel. | 20 | 14.3 |
| It depends on the nature of the problem. If it is a serious one, I travel but if not I assign someone. | 57 | 40.7 |
| I share responsibilities with family members. | 05 | 03.6 |
| Total | 140 | 100.0 |

The findings were as follows: 57 (i.e.40.7%) respondents reported that it all depended on the nature of the problem. They added that if the problem was a serious one, they travelled but if it was a minor one they assigned someone to attend to it. Meanwhile, 51 (i.e.36.4%) respondents said that they travelled home to comfort the family and be with them, yet 20 (i.e.14.3%) stated that they never experienced any problem but if it happened, they would travel. The remaining 04 (i.e.03.6%) respondents held that they shared responsibilities with their family members. However, overall findings indicate that majority (i.e.57=40.7%) said that it all depended on the nature of the problem.

Respondents were then asked to state the amount of time allocated to their social responsibilities. Responses are illustrated in Table 17 below.

Table 17: Amount of time allocated to social responsibilities.

| Response | Frequency | Percentage (%) |
|-------------------|------------------|-----------------------|
| Very little | 77 | 55.0 |
| Less time | 51 | 36.4 |
| About eight hours | 12 | 08.6 |
| Total | 140 | 100.0 |

The following were the findings: 77 (i.e.55.0%) respondents indicated that they allocated very little time, 51 (i.e.36.4%) respondents said less time and the remaining 12 (i.e.08.6%) respondents said about eight hours. The findings show that majority (i.e.77=55.0%) respondents said that they allocated very little time to their social responsibilities.

The follow-up question focused on whether respondents had children or any dependents. Findings are illustrated in Table 18.

Table 18: Whether or not respondents had children or any dependents.

| Response | Frequency | Percentage (%) |
|-----------------|------------------|-----------------------|
| Yes | 126 | 90.0 |
| No | 14 | 10.0 |
| Total | 140 | 100.0 |

The findings above entail that 126 (i.e.90.0%) respondents said that they had children or dependents while 14 (i.e.10.0%) indicated that they did not have any children or dependents. It can be noted from the findings that the majority (i.e.126=90.0%) respondents indicated that they had children.

Respondents were then asked to mention the person taking care of their children or dependents while they were at school. Results are as shown in Table 19.

Table 19: The person taking care of the respondents children or dependents while they were at school.

| Response | Frequency | Percentage (%) |
|---------------------------------|------------------|-----------------------|
| My wife | 63 | 45.0 |
| My husband | 16 | 11.4 |
| My relatives | 38 | 27.1 |
| My house keeper | 09 | 06.4 |
| Others Specify:- Not applicable | 14 | 10.0 |
| Total | 140 | 100.0 |

Responses to the question above show that 63 (i.e.45.0%) respondents revealed that their children or dependents were taken care of by their wives, 38 (i.e.27.1%) indicated their relatives, 16 (i.e.11.4%) mentioned their husbands and 14 (i.e.10.0%) respondents did not specify. The remaining 09 (i.e.06.4%) respondents mentioned their house keepers. It is clear from the responses above that majority (i.e.63=45.0%) respondents said that their children and dependents were taken care of by their wives.

Respondents were further asked to indicate the age of the youngest child or dependent. Findings are illustrated in Table 20.

Table 20: Age of the respondents' youngest child or dependent

| Response | Frequency | Percentage (%) |
|----------------------------------|------------------|-----------------------|
| Below 1 year | 00 | 00.0 |
| 1-5 years | 02 | 01.4 |
| 6-10 years | 19 | 13.6 |
| 11-15 years | 30 | 21.4 |
| Above 15 years | 79 | 56.4 |
| Others, specify:- Not applicable | 10 | 07.1 |
| Total | 140 | 100.0 |

According to the above findings, 79 (i.e.56.6%) respondents said their children or dependents were above 15 years, 30 (i.e.21.4%) respondents indicated that they were between 11-15 years and 19 (i.e.13.6%) stated between 6-10 years. Meanwhile, 10 (i.e.07.1%) respondents did not specify, 2 (i.e.01.4%) reported that they were between 1-5 years and none (i.e.00.0%) of the respondents indicated below 1 year. It can thus be concluded from the above findings that majority (i.e.79=56.4%) respondents' children or dependents were above 15 years.

The next question focused on the one who did the laundry while they were at school. Responses are illustrated in Table 21.

Table 21: The one who did the laundry while respondents were at school

| Response | Frequency | Percentage (%) |
|------------------|------------------|-----------------------|
| My wife | 63 | 45.0 |
| My husband | 16 | 11.4 |
| My relatives | 38 | 27.1 |
| My house helper | 09 | 06.4 |
| No specification | 14 | 10.0 |
| Total | 140 | 100.0 |

The findings revealed that 63 (i.e.45.0%) respondents said that their wives did the laundry while they were at school, 38 (i.e.27.1%) indicated that their relatives did the laundry and 16 (i.e.11.4%) mentioned their husbands Meanwhile, 14 (i.e.10.0%) did not specify and the remaining 09 (i.e.06.4%) respondents said my house helper. From the findings majority (i.e.63=45.0%) respondents reported that their wives did the laundry.

The follow-up question focused on how respondents were managing to combine family responsibilities, work commitments and demands of academic work. Findings are as tabulated in Table 22.

Table 22: Combining family responsibilities, work commitments and demands of academic studies.

| Response | Number of responses out of 140 | Percentage of total responses |
|-------------------------------------------|---------------------------------------|--------------------------------------|
| Problem sharing with academic staff | 135 | 96.4 |
| Planning ahead | 132 | 94.3 |
| Consultation with colleagues | 132 | 94.3 |
| Seeking spiritual guidance through prayer | 120 | 85.7 |
| Calmness and steadfast | 118 | 84.3 |
| Self confidence and determination | 115 | 82.1 |
| Hard work | 115 | 82.1 |

Out of 140 respondents, 135 (i.e.96.4%) said that they managed to combine family responsibilities work commitments and demands of academic studies by sharing their challenges with academic counselors, 132 (i.e.94.3%) respondents stated that they planned ahead and consulted their colleagues while 120 (i.e.85.7%) respondents revealed that they opted to seek spiritual guidance through prayers. Meanwhile, 118 (i.e.84.3%) respondents reported that they believed in calmness and steadfastness. On the other hand, 115 (i.e.82.1%) respondents reported that it was through self confidence and determination. Another 115 (i.e.82.1%) respondents revealed that it was through hard work. From the findings above, majority (i.e.135=96.4%) respondents said they managed to combine academic studies, work commitments and social responsibilities by sharing their challenges with academic counselors.

4.5. What propositions do working students use to mitigate and respond to challenges?

This section is based on the fourth research question. The question demanded respondents to state propositions they used to mitigate challenges. Table 23 below provides information based on the findings to this question.

Table 23: Propositions working students used to mitigate challenges.

| Response | No. of responses out of 140 | Percentage of total responses |
|--------------------------------------------------------|----------------------------------------|------------------------------------------|
| Set priorities | 135 | 96.4 |
| Attend to problems as they surface | 131 | 94.0 |
| Share problems with fellow students and academic staff | 131 | 94.0 |
| Through endurance/perseverance | 128 | 91.4 |

Out of 140 respondents, 135 (i.e.96.4%) said that they used to prioritize problems in terms of emergency, while 131 (i.e.94.0%) respondents explained that they responded to the challenges as they surfaced. The respondents further said that it also depended on the availability of time, financial resources and human resources to respond to that particular challenge. Yet another 131 (i.e.94.0%) respondents reported that they shared their challenges with fellow students and academic staff. The remaining 128 (i.e.91.4%) respondents said that they endured. It can be seen from the above findings that majority (i.e.135=96.4%) respondents reported that they responded to challenges by prioritizing their problems in terms of emergency. Below are findings from the second category of respondents.

4.6 Findings from interviews with Academic Members of Staff, Heads of Departments and Assistant Deans.

Each of the above members of staff was interviewed separately with regards to the knowledge they had about the challenges working students faced in combining work and study.

4.6.1 What challenges do working students face at their work places as a result of combining work and study?

This section is based on the first research question shown above. The only question in this section sought to find out problems faced by working students generally.

4.6.2 Challenges faced by mature students generally.

The interviews held with Academic Members of Staff, Heads of Departments and Assistant Deans revealed the following challenges.

a) Lack of sponsorship.

Findings revealed that working students complained of lack of sponsorship which school leavers accessed. It was reported that most working students opted to be on self sponsorship. As a result, they were often under pressure looking for sources of where to borrow funds to pay for their tuition fees. The most common source had been financial lending institutions such as Bay Port, Banc ABC and other banks. This borrowing had led to working students having huge debts which they repaid every month.

b) Social and several other problems.

The findings revealed that working students form part of the work place community, the situation which forced them to get involved in the work place and community activities. These activities included attending funerals, visiting the sick, attending church programmes, attending work related workshops and seminars, attending sports activities and marking of examinations in case of teachers.

c) Lack of study leave.

The findings revealed that most working students were not on study leave as a result, getting permission to attend lectures was a big challenge as they were fully involved in workplace programmes. These activities deprived them of their precious study time. It was reported that this was made worse by disciplinary action being taken against them for non compliance with work programmes. At the worst, students were dismissed from employment. Due to multiplicity of challenges, working students found it difficult to revise the work taught in the previous lectures as they were fully occupied with employment activities during working days.

d) Lack of study partners

The University of Zambia had a system of giving their students group assignments. The system also provided an opportunity for students to work on their assignments as a team and not to work in isolation. It was reported in the findings that working students lacked study partners at work places as most of their colleagues met for group discussions at the time they were at work.

4.7 What challenges do working students face in their academic studies as a result of combining work with their formal employment?

This section is based on the second research question. Below are the responses to this question.

4.7.1 Problems faced by mature students academically.

The interviews held with academic members of staff, Heads of Departments and Assistant Deans revealed the following problems:

a) Lack of accommodation.

The findings revealed that students' accommodation at the University of Zambia was a big challenge. Only about one third of the students population was accommodated on campus while other students came from either their own respective homes within Lusaka or boarding houses within walking distances of the University. It was further reported that this challenge affected almost every student on campus. A further challenge was that owners of boarding houses charged very high rentals per bed space. This was made worse by the absence of privacy. Working students found boarding houses very unsuitable.

b) Lack of sponsorship.

Findings revealed that lack of sponsorship for working students created a huge divide between school leavers who easily accessed government sponsorship through Bursaries and the self sponsored students. It had further been noted that most self sponsored students paid tuition fees in installments from their meager salaries. There was a general feeling that family demands such as utility bills and school fees for children among others had compounded pressure on the working students. Some working students had resorted to involving themselves in marking examination papers for grades nine and twelve and attending workshops and seminars to raise funds to assist them pay tuition fees.

c) Pressure of academic work.

Respondents pointed out that pressure of academic work was a challenge to working students, particularly that they left secondary school long time ago. In most cases, these students were old and slow learners. Sometimes they tried to draw up plans to manage their roles of a student and a worker but family attachments and other unforeseen circumstances usually disrupted their plans. Though it was a clear fact that working students sought to complete their study programmes, they were discouraged and frustrated by the fact that they were also expected to honour their employers' expectations. This has tended to increase the students' work pressure.

d) Time management.

There was a general feeling that the multiplicity of challenges and responsibilities made it difficult to meet deadlines for submitting school assignments despite all the good effort. The multiplicity of challenges was a time consuming factor, such that, working students could not prepare adequately for their tutorial presentations. These pressures have lead to some students withdrawing from school.

e) Head counting.

Respondents disclosed that head counting in most work places had become a challenge. Working students were threatened with disciplinary action if they stayed away from work. To cover up for the lost hours at work, working students opted to either miss lectures and report for work or request their work-mates to stand in for them when they were attending lectures. In certain instances, they reported late for lectures.

f) Hostility of the environment.

Respondents reported that mature students felt humiliated by school leavers who felt that the University of Zambia was only meant for young people who came straight from secondary schools. The attitude of school leavers affected the learning morale of mature students.

g) Social problems.

Respondents revealed that working students are on a salary and because of that they have a lot of things to admire which may cause destruction to what they came for, particularly the weaker ones. Respondents further reported that some of the working students felt shy to seek help from young ones as such, they resorted to keeping a distance from the young ones.

4.8 How do working students combine family responsibilities, work commitments and demands of academic work?

This section is based on the third research question. Findings are as shown below.

4.8.1 Lecturers, Heads of Departments and Assistant Deans responses to challenges faced by working students.

a) Creating counseling sessions.

Findings revealed that students who were already in formal employment faced a wide range of expectations from their employers. Expectations such as employment commitments, attending to queries from employment clients, and attending to unspecified assignments delegated to them by their supervisors took centre stage. These expectations coupled with family and academic demands

created pressure for the working students. In order to manage this unprecedented pressure, students who were open and shared their challenges with members of staff were called for counseling. If they stayed away from the counseling session they failed them. This helped working students cope with the challenges they were in. In situations where students had difficulties and did not consult, lecturers did not give them what they expected.

b) Extend period for submission of assignments.

Findings revealed that students who shared their problems with their members of staff were often given an extension for submission of their assignments depending on the nature of the problem. Sometimes they were given a different assignment. Respondents further said giving students a time-frame for submission of assignments was meant to give them a responsibility to stick to that particular date. Students who did not give reasons for submitting late were usually under marked unless permission was sought in advance.

4.9 What propositions do working students use to mitigate challenges?

This section is based on the fourth research question. Findings are as shown below.

4.9.1 Dealing with mature students who fail to cope with academic work.

a) Provide guidance.

Findings from the interviews held with Academic Members of Staff, Heads of Departments and Assistant Deans revealed that students were usually oriented when they were in the first year. Respondents further said that students were also called and talked to in their departments. In addition, Lecturers also tried to understand students' problems and encouraged them to work hard. Respondents further explained that each lecturer is an academic counselor. When a student failed to cope with academic work, lecturers were available for consultation when they were in their offices. Students were encouraged to open up and share their difficulties with their lecturers for relief. In cases where lecturers were unable to provide guidance, students were advised to see their heads of departments for guidance and advice. In situations which were unbearable and solutions were difficult to find, students resorted to endure the challenges by taking time off from studies to relax and got back for studies with fresh minds. If certain problems did not require immediate attention they would be ignored and attended to when pressure had reduced.

b) Dealing with working students who miss lectures without permission.

The findings revealed that if a student missed lectures for more than two weeks, that student was deregistered but students who opened up with their lecturers, and did not meet the requirements, attended tutorials so as to make up for the lost lectures.

c) If the school provided assistance to working students who failed to meet the deadline for payment of tuition fees.

Respondents said that the school did not have that provision because payment of tuition fees was a policy issue which was controlled by the central administration. They further said that it was entirely up to the students themselves to find sources where they could borrow funds to pay their tuition fees to avoid being de-registered.

4.9.2 Summary of the Findings.

This chapter presented the findings of the study working/mature students faced at the University of Zambia in combining work and study and how they were mitigating the challenges. Both quantitative and qualitative methods were used to present data. Frequency tables with percentages were used to present quantitative data while qualitative data was coded using themes.

The findings showed that the challenges working students faced included those that manifested themselves at work places and in academic studies. The major ones were lack of sponsorship, pressure of work, family demands, lack of accommodation, financial constraints, involvement in social and several other activities and lack of study leave. It was also noted that working students balanced family responsibilities, work commitments and demands of academic work by sharing their challenges with academic members of staff, planning ahead and by consulting academic counselors and their colleagues for advice and relief. It was observed that in an attempt to respond to challenges, working students learnt to set priorities and at times attended to the challenges as they surfaced. However, findings of the study are discussed in the next chapter.

CHAPTER FIVE

5.0 DISCUSSION OF FINDINGS

5.1 Introduction

This chapter discusses findings of the study which sought to establish the challenges of combining work and study faced by working students at the University of Zambia. The discussion of findings was guided by the following research objectives: to explore challenges working students face at their respective work places as a result of combining work with academic studies; to identify challenges working students face in their academic studies as a result of combining with their formal employment; to establish how working students combine family responsibilities, work commitments and the demands of academic studies; and to make propositions which would be used by working students to mitigate and respond to challenges.

5.2 To explore challenges working students face at their respective work places as a result of combining work with academic studies.

The study revealed that lack of sponsorship was the major challenge working students faced at their respective work places. This represented 130 (i.e.93.0%) respondents.

5.2.1 Lack of sponsorship.

The above findings are in conformity with the findings revealed by the Ministry of Education (2008) which explained that most students faced sponsorship problems in their effort to pursue their studies due to inadequate funding the Ministry receives from the national treasury. This statement is supported by Carmody (2004) who explains that from the earliest days, education in Zambia faced severe constraints in terms of finances. Carmody (2004) further clarifies this point by saying that after independence, Zambia relied heavily on the flow of external aid. When the educational system declined as a result of declining revenue and Structural Adjustment Programmes, the Ministry of Education became even more dependent on external aid agencies.

From the above explanation, it is important to note that lack of sponsorship may not affect workers alone but may also affect the smooth running of the organization. This is because workers may often absent themselves from duty, report late for duty or may often ask for permission to attend to financial problems so that they finance their school programmes. Organizations should be made

aware of the consequences that may go with lack of finances. As such, they should take measures which would respond to the needs of their workers or else the organization may collapse. By being responsive, managers should be creative to source for funds for their workers to support them in their studies especially that the organization will equally benefit from the skills their workers will acquire after training.

In a similar view, Cross (1984) describes lack of money as a situational challenge that has stalled development in most people. It can, therefore, be deduced that participation in educational programmes without financial support can not be attained.

5.2.2 Involvement in social and several other activities

The challenge of involvement in social and several other activities at workplaces ranked second in the findings representing 128 (i.e.91.4%) respondents. Cross, (1984) and Johnstone et al (1965) support these findings by citing that lack of time to concentrate in studies is due to family attachments, and involvement in community and several other programmes. Interruptions on studies caused by social and several other activities however, are mainly due to the fact that working students are adults who have social roles to play in the community. It would be difficult to shy away from them with the excuse that they were studying. Additionally, in African customs, adults have numerous engagements that have great demands on their time. These engagements stifle their smooth concentration on studies. Most adults especially in Zambia are required to attend to several activities. They are always associated with family problems alongside leisure requirements. They have a wide range of competing demands on their time, which in turn creates continuous tensions. It is necessary that they are given great support so as to keep pace with study programmes.

Onumah (1997) agrees with the above stand point by saying that increased responsibilities posed by nuclear and extended families affected working students in many ways as evidenced from findings of the study. These findings have also been supported by Evans and Nation (2000) who claim that a learner is unable to reconcile home, with work and study.

In a similar view, Little and Dixon (1995) hold that the conflict between work and family responsibilities affects workers and their families, employers and companies, state and society as a whole. These conflicts have consequences which increase pressures and stress at the workplace, incompatibility for working conditions and schedule with family responsibilities. These conflicts

also cause inconveniences resulting from the absence of the lack of family supporting services as well as worsening family relationships.

The above findings are further evidenced from Little and Dixon (1995) studies that these consequences, for employers, may lead to the absence from work by their employees or late arrival for duty due to multiple family conflicts, low staff turn over or loss of skilled personnel leading to training new staff. For society, these conflicts may lead to loss of labor resources and under use of professional skills and knowledge.

On the contrary, Mani (1994) argues that when an employee is motivated to improve on his education, he creates a goal which he strives hard to achieve. He does not feel discouraged by any sort of challenge. His desire is to try and achieve something new. Mani (1994) further claims that lack of self encouragement can reflect depression that may result from emotional concerns and inactivity.

5.2.3 Getting permission to attend lectures.

Findings from the study further revealed that getting permission to attend lectures was the third challenge at work places representing 125 (89.3%) respondents. The need to further studies is sometimes stifled by not being granted permission to go for such an educational enhancement by higher authorities. It is common to find that many people may wish to advance in their studies but, only a few may be permitted. This is confirmed by the report compiled by Coombe (1967) on his research in the Zambia archives. He states in his report that there were deliberate moves on the part of the colonial administration in Northern Rhodesia in the 1930s and thereafter to limit the provision of education for Africans. This is the reason why the education system inherited by Zambia was underdeveloped, forcing the First Republican President, Dr. Kenneth Kaunda, to launch a scathing attack on the British (Tembo, 1978).

Lovell's (1980) stand holds that adults regard hours they give to learning as precious and expect them to be used for a constructive purpose. When study leave is not granted and permission to attend lectures is denied, working students feel humiliated and may take their own stand in order to satisfy their curiosity and achieve their goal. In a similar direction, Tyler (1971) contends that adult learners are aroused when the learning goals tend to provide them utility, satisfaction and relief from tensions. They want their efforts to be meaningful and of value. Therefore, finding difficulties to get

permission to attend lectures is mainly due to lack of study leave. When working students are not on study leave, they may be subjected to truancy. They may resort to sneaking out from work in order to attend lectures. As a result, employers may suffer from a shortage of skilled labour which may affect work productivity.

5.2.4 Finding time to revise the work taught.

This study established that finding time to revise the work taught was a challenge to working students representing 110 (79.0%) respondents. Revising requires concentration and when a working student is at work, by the time he gets home or school, the mind is already tired and may not concentrate. Mani (1994) pointed out that man is a social animal who learns through interaction with the social environment. When a working student fails to revise alone the work taught, he can always consult his colleagues through group discussion. Group discussion is usually suitable for adult learning for it provides what Mani (1994) calls a highly valued by-product because the learners experience and practice some of the skills of academic living. It is always necessary for working students to engage themselves in group discussions if they can not contend the pressure of studying alone after working hours. The only challenge may be that other group members may decide to meet for group discussions when their colleagues are at work.

5.3 To identify challenges working students face in their academic studies as a result of combining with their formal employment.

The commonest challenge in academic studies as revealed in the study was lack of accommodation.

5.3.1 Lack of accommodation.

The challenge of lack of accommodation was revealed by 130 (93.0%) respondents. Prospective students brave out work place limitations to go back to school with a lot of zeal to learn. This enthusiasm is in most cases met with fresh challenges that go with academic work. The challenge of lack of accommodation was reported as the major one working students face in academic studies. This finding is supported by Knowles (1980) who says that the self concept of being an adult learner has several consequences regarding the requirements of an environment that will be conducive to adult learning. It suggests that the physical environment should be one in which adults feel at ease. More importantly, the psychological climate should be one in which adults feel accepted, respected and supported.

Along side this assertion, accommodation challenges experienced by students have become opportunities on the part of those who own houses to raise funds which are not even taxed. The recent past has seen the conversion of private residential houses into boarding houses for needy students and opening up of bookshops for students who can afford to buy their own text books relevant to their courses of study. Kakoma (2011) commends the positive step taken by the Government of the Republic of Zambia to construct additional hostels within campus at the University of Zambia and encourages all well meaning citizens and other stakeholders to commend the government for the good initiative. For the students, challenge or no challenge, the target is to complete school programmes and become economically independent.

Some people do not understand why people who are already in formal employment go back to school when they are advancing in age. Myers (1998) states that an adult worker is more productive than a youth worker implying that an adult is more committed at work than a youth. It is therefore important to acquire a higher education qualification even when one is advancing in age.

Alongside with accommodation challenges, are challenges of pressure of work representing 128 (91.4%) respondents, financial constraints 126 (90.0%) respondents and time management representing 115 (82.1%) respondents. These challenges are similar to the challenges discussed at work places and they are interrelated.

5.4 To establish how working students combine family responsibilities, work commitments and demands of academic studies.

The findings revealed that working students managed to combine social responsibilities, work commitments and demands of academic studies by sharing their challenges with academic counselors.

5.4.1 Problem sharing with academic counselors.

Problem sharing with academic counselors was represented by 135 (96.4%) respondents. These findings are similar to the views of Shirur (1997) who holds that the role of an educator or counselor is a shared responsibility between the counselors and the learners. As the counselors or educators assist the learners in providing guidance, the learners gain support, acceptance and recognition leading them towards a course of action of their own decision. Through problem sharing, working students gain relief which may have acted as barriers to their goal attainment. It is always important

to share problems rather than keeping things to heart as that in itself will create pressure and tension leading to decisions which may not be progressive.

A prospective student knows too well that academic studies are accompanied by challenges. These challenges may need to be shared with Academic counselors and in certain instances, engage in general consultations with colleagues or other people for relief. Some students commit themselves to God for guidance and remain confident as they go through these hardships.

5.4.2 Planning ahead.

The above findings were represented by 132 (94.3%) respondents. When one doesn't get started it means that he is not sure of where he is going. It is important to try and list down some important tasks that are ahead in order to identify gaps which need to be filled in. It is always necessary to spend some time to plan to enable one get going straight away. This saves time deciding what to do next.

In support of the above finding, Wood and Sangster (2005) reported that those who have the foresight of what may happen tomorrow, start planning the event in their heads before they put it on paper. Likewise, prospective students who have developed a strong idea to go back to school, start thinking of how they would manage their academic life before the school program starts. This may be one or even two years prior to commencement of the academic programme.

Lucey (2003) stated that facing business challenges "step by step" has proved to be an effective way of resolving all forms of challenges, be it in business or in studies for a professional qualification. Students are encouraged to face their study challenges by planning ahead, calmness and tackling them step by step.

5.5 To make propositions which would be used by working students to mitigate and respond to challenges.

The study revealed that working students responded to challenges mainly by setting priorities.

5.5.1 Setting priorities.

The resolution of setting priorities was represented by 135 (96.4%) respondents. Borrowing from the successful business symposium for accountants and economists that was held in 2008 in Cairo, Egypt, one speaker stated that each time one thinks or decides to venture into any form of business, he must set his priorities right. This was said in the backdrop of the knowledge that businesses

demand a systematic approach. One needed to know what should come first and what should follow. The symposium further discussed what should be done if something seemed not to be going well in business. The resolution was that it must be tabled and discussed by technocrats.

5.5.2 Attend to problems as they surfaced.

The above finding was represented by 131 (94.0%) respondents. These findings are similar to the findings by Little and Dixon (1995) who reported that coping with the volume of work requires taking things steadily. There is need to identify one or two areas and work on those, as opposed to trying to fix every thing at once. More importantly, it is necessary to divide time to avoid fixing everything at once. In a similar way, working students must realize that challenges are better resolved when they are shared with others. It is necessary to handle challenges one at a time and as they manifest themselves. Endurance also plays a major role in overcoming problems. Working students must learn to endure situations if they are to make progress.

5.6 Summary of the chapter.

This chapter discussed the findings of the study with regards to the challenges of combining work and study faced by working students at the University of Zambia. Discussion of the findings was based on research objectives in relation to the reviewed literature. The chapter started by discussing the challenges working students faced at work places, which was followed by a discussion on challenges in academic studies. Thereafter, the discussion on how working students combined family responsibilities, work commitments with demands of academic studies followed. The chapter was concluded by discussing how working students made propositions to mitigate and respond to challenges.

The study has shown that combining work and study can be very tedious and challenging. This is manifested in heavy workloads in academic studies. It has been observed that most of the findings are interrelated. The good part of it is that whether one has come from work or from school, to get to the level of study means he has most likely mastered some time management strategies. Rodgers (1986) believes that learning takes second place when it competes with jobs, family and social life. The next chapter concludes the study and makes recommendations in light of the findings of the study.

CHAPTER SIX

6.0 CONCLUSION AND RECOMMENDATIONS

6.1 Introduction

This chapter concludes the study and presents recommendations based on the findings and discussions on the establishment of the challenges of combining work and study faced by working students at the University of Zambia.

6.2 Conclusion

The study focused on four objectives and responded to four research questions. The first objective and research question sought to explore challenges working students face at their work places as a result of combining work with academic studies.

The findings revealed that working students encountered a number of challenges at their work places. The study revealed that one of the challenges working students encountered at their work places was lack of sponsorship. In support of this finding, Ministry of Education (2008) explains that most students faced sponsorship challenges due to inadequate funding the Ministry receives from the National Treasury. Due to lack of sponsorship, working students opted to absent themselves from work, reported late for work or often asked for permission to attend to financial problems in order to finance their school programmes. In connection with this, Cross (1984) describes a financial challenge as a situational challenge that hinders development in most people.

The findings also revealed that working students were involved in social and several other activities. The fact that working students form part of the community they have social roles to play and these roles demand much of their time. In most cases they interrupt their duties at work and in their studies. As a result of this trend, their organizations experience a low staff turn over or loss of skilled human personnel leading to training new staff. For society, these challenges lead to loss of labor resources and under use of professional skills and knowledge. However, Evans and Nation (2000) agree that reconciling home with work and study was not an easy thing to do.

Further, the study established that getting permission to attend lectures was another challenge at work places. This finding is in tandem with Coombe (1967) who posits that there were deliberate moves by the colonial administration in Northern Rhodesia in the 1930s and there after to limit the provision of education for Africans. This trend has continued up to the present day among fellow Africans by limiting the number of employees going for an educational enhancement. Limitation is either through denying study leave or not granting permission to attend lectures.

Due to multiplicity of challenges, at work places, working students did not find time to revise the work taught because they were mostly occupied with commitments at work. Besides, most mature students engaged themselves in group discussions in order not to contend the pressure of studying alone after working hours. However, this was met with fresh challenges because their colleagues usually met for group discussions when they were at work. Mani (1994) confirms that group discussion was usually suitable for adult learning because it provides a highly valued by-product. Moreover, Mani (1994) describes man as a social animal who learns through interaction with others.

The second objective and research question set out to identify challenges working students face in their academic studies as a result of combining with their formal employment. The findings revealed that one of the challenges working students face in academic studies was lack of accommodation. The study disclosed that students' accommodation at the University of Zambia was one of the common challenges. Respondents explained that accommodation challenges affected about one third of the students' population including school leavers. Due to the foregoing, students who were not accommodated on campus were forced to look for boarding houses elsewhere within walking distances of the University. Such students were faced with further challenges because boarding houses had become opportunities for those who owned them to raise funds which were not taxed. Respondents further indicated that the owners of the boarding houses were charging very high rentals per bed space. This however, was made worse by the absence of privacy and study space as the bed spaces were reported to be too narrow to accommodate study tables. Working students found boarding houses very unsuitable. Agreeing with these findings, Knowles (1980) suggests that the physical environment of an adult learner should be one in which adults feel accepted, respected and supported.

The study revealed that other challenges working students face in academic challenges were pressure of academic work, financial constraints and time management. It can be deduced from the findings that pressure of academic work was mainly due to financial constraints which deprived working students much of their precious study time. Working students spent much of their study time sourcing for funds to pay their tuition fees and also to pay utility bills for their families and fees for their school going children. These demands had compounded the pressure by the working students. It was also revealed in the findings that pressure of academic work was a challenge to working students particularly that they were at the same time expected to honor their employers' expectations. The study revealed that the multiplicity of challenges and responsibilities were overwhelming such that, working students could not manage their time properly.

The third objective and research question sought to establish how working students combine family responsibilities, work commitments and the demands of academic studies. The findings revealed that one of the ways working students managed to combine family responsibilities, work commitments and demands of academic studies was through sharing their challenges with academic counselors. It was revealed from the study that through problem sharing, working students felt relieved. It was therefore the educators' duty to provide guidance to learners who in return gain support, feel accepted and relieved. This is in tandem with Shirur (1997) who echoes that the role of a counselor is a shared responsibility between the counselor and the learners.

The study revealed that another way working students managed to combine family responsibilities, work commitments and demands of academic studies was by engaging themselves in general consultation with colleagues and other people for relief. Some working students committed themselves to God for guidance and remained confident as they went through difficult situations.

The study also established that working students managed to combine family responsibilities, work commitments and demands of academic studies by planning ahead. Working students were hereby encouraged to face their study challenges by planning ahead because this strategy has proved to be an effective way of overcoming all forms of challenges. In support of this finding,

Wood and Sangster (2005) hold that those who have the foresight of what may happen tomorrow, start planning the event in their heads before they put it on paper.

The fourth objective and research question sought to make propositions that would be used by working students to mitigate and respond to challenges. As regards to the propositions used to mitigate and respond to challenges, the findings revealed that working students set priorities. Others attended to challenges as they surfaced. In view of the above proposition, Little and Dixon (1995) support by saying that coping with the volume of work requires taking things steadily. It is necessary to identify one or two areas and work on those, as opposed to trying to fix everything at once.

6.3 Recommendations

In view of the study findings, the following recommendations were made:

- a) The Government of the Republic of Zambia through the Ministry of Education should formulate a policy which would award scholarships to students on self sponsorship especially those studying in needy areas possibly not later than 2015.
- b) The Government of the Republic of Zambia through the Ministry of Education should revise the financial control system so that it can accommodate all the enrolled students including those in employment by increasing funding to the University of Zambia.
- c) Leadership from various organizations including the government should come together to devise better conditions for employees wishing to study in order to improve their productivity at work not later than the year 2015. This can be done by setting up a fund for employees wishing to study at the University of Zambia.
- d) The Government of the Republic of Zambia through the Ministry of Education should arrange for an orientation programme for working students to educate them on how to manage time and stress. This can be done by holding orientation workshops at the beginning of each academic year starting from 2015/ 2016 academic year.

- e) The Government of the Republic of Zambia through the Ministry of Education and in conjunction with the University of Zambia should build flats for students without accommodation because boarding houses are not conducive as they lack study space and privacy for adults from their own homes. If this can be done before the end 2016.
- f) The Government of the Republic of Zambia through the Ministry of Education should expand the University of Zambia main library and stock it with more study materials relevant to the courses being offered at the institution to be considered in the next project for infrastructure development and expansion in 2016 possibly.
- g) Employers from various organisations should consider providing opportunities for their employees to enable them further their studies without any strings attached. This can be done by providing legal backing for employees already accepted.
- h) Supervisors from various organisations should devise better local conditions that will enable working students not on study leave attend lectures freely instead of subjecting them to truancy. A legal backing is necessary hereby 2016.

6.4 Summary of the Chapter

Chapter 6 concluded the study and provided the recommendations of the study. The conclusion was based on the objectives of the study while the recommendations were taken from the study findings. The study established that combining work and study was often stressful for any student. Since many students had to earn money while attending school, the challenges they faced were many. The study concluded that working students faced challenges of lack of sponsorship. It was revealed that lack of sponsorship was mainly due to inadequate funding the Ministry of Education receives from the National Treasury. Therefore it was recommended that the Government of the Republic of Zambia through the Ministry of Education should award scholarships for working students especially those studying in needy areas. The study also recommended that the Government of the Republic of Zambia through the Ministry of Education should revise the financial control system in order to accommodate all the enrolled students including the working students.

On the other hand, it was concluded that involvement in social and several other activities due to multiple responsibilities emanating from family demands was another challenge working students faced both at work and in their studies. These deprived them of their precious study time.

Additionally, the study revealed that getting permission to attend lectures due to lack of study leave was another challenge working students faced. The findings established that lack of study leave subjected working students to truancy which was followed by disciplinary action being taken against them. Therefore, it was recommended that leadership from various organisations should come together and devise better conditions for employees wishing to study.

Furthermore, the study revealed that finding time to revise the work taught due to pressure of work was another challenge. The study recommended that the Government of the Republic of Zambia through the Ministry of Education should arrange for an orientation programme for working students to educate them on how to manage time and stress. On the challenge of lack of accommodation, the study recommended that the Government of the Republic of Zambia through the Ministry of Education and in conjunction with the University of Zambia should build flats for students without accommodation because boarding houses were not conducive as they lack study space and privacy for students from their own homes. A further challenge revealed in the study was lack of study space in the main library. The University of Zambia's main library was too small to accommodate all the enrolled students. Therefore, the study recommended that the University of Zambia main library should be expanded and stocked with more study materials relevant to the courses of study.

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APPENDICES

| | |
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| A..... | Questionnaire for Working Students |
| B..... | Interview guide for Assistant Deans |
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| F..... | Letter of Permission |

APPENDIX A

THE UNIVERSITY OF ZAMBIA

SCHOOL OF EDUCATION

DEPARTMENT OF ADULT EDUCATION AND EXTENSION STUDIES

Questionnaire for working students in the School of Education

Introduction to Respondents

My name is Audrey Lungu a postgraduate student pursuing a masters program in Adult Education (MA.ED) at the University of Zambia. I am undertaking a research in order to establish challenges working students face in combining work and study and how they are coping with the challenges. The study is for academic purposes only.

I humbly request that you answer the questionnaire freely and truthfully.

Please be assured that your responses will be treated confidentially in every possible way.

Instructions

1. Kindly answer all the questions by providing a tick (✓) on the answer that reflects your view point in the boxes provided.
2. In cases where a set of pre-determined answers are not given, please write the answer that is closer to your opinion or view point in the spaces provided.
3. **DO NOT** write your name on the questionnaire.

SECTION A: BIO-DATA

1. Gender

a. Male

b. Female

2. Age group

a. Below 18 years

b. 18 – 25 years

c. 26 – 35 years

d. 36 – 45 years

e. 46 years & above

3. Marital status

a. Single

b. Married

c. Divorced

d. Widowed

e. Separated

SECTION B: CHALLENGES FACED BY WORKING STUDENTS.

4. Are you sponsored?

a. Yes

- b. No []

- 5. Who are your employers?
 - a. Government Ministry []
 - b. Private sector []
 - c. Self-employed []

- 6. In which category do you fall at your work place?
 - a. Lower management []
 - b. Middle management []
 - c. Upper management []
 - d. Other, Please specify_____.

- 7. If your supervisor was in a position to support you, would he recommend you?
 - a. Yes []
 - b. No []
 - c. Other, Specify_____

- 8. Are you on study leave?
 - a. Yes []
 - b. No []

- 9. If “No”, what problems do you encounter in your studies?

.....
.....
.....

10. Do you make a programme or plan for activities to achieve your studies?

- a. Yes []
- b. No []

11. If “Yes”, do you adhere to your plan?

- a. All the time []
- b. Sometimes []
- c. On few occasions []

12. What challenges do you face after coming up with your plan?

.....
.....
.....

13. Is it easy to work on course or group assignments with school leavers?

- a. Yes []
- b. No []

14. Explain your answer to question 13.

.....
.....
.....

15. Is your family supportive in your studies?

- a. Yes []
- b. No []
- c. Somehow []

16. Do you find leisure time?

- a. Yes []
- b. No []

17. If “Yes”, how do you spend it?

.....
.....
.....

18. How do you deal with an illness or problem in the family during the course of the semester?

.....
.....
.....

19. How much time do you allocate to your social responsibilities?

.....
.....
.....

20. Do you have children or any dependants?

- a. Yes
- b. No

21. If “Yes” to question 20, who looks after your children or young dependants whilst you are at school?

- a. My wife
- b. My husband
- c. My relatives
- d. My house helper
- e. Others Specify_____.

22. How old is your youngest child or dependant?

- a. Below 1 year
- b. 1 – 5 years
- c. 6 – 10 years
- d. 11 – 15 years
- e. Above 15 years

23. Who does the laundry and other house chores for your family while you are at school?

- a. My wife
- b. My husband
- c. My relatives

d. My house helper

[]

e. Others Specify.....

24. What challenges do you face at the institution?

.....
.....
.....

25. How do you mitigate any study related challenges that come your way?

.....
.....
.....

YOU HAVE COME TO THE END OF THE QUESTIONNAIRE. I WISH TO THANK YOU VERY MUCH FOR HAVING APPORTIONED TIME TO RESPOND TO THE QUESTIONS. GOD BLESS YOU.

Audrey Lungu,
The University of Zambia,
School of Education,
Department of Adult Education and Extension Studies,
P.O. Box 32379,
LUSAKA.

APPENDIX B

THE UNIVERSITY OF ZAMBIA

SCHOOL OF EDUCATION

DEPARTMENT OF ADULT EDUCATION AND EXTENSION STUDIES

Interview Guide for Assistant Deans

1. What problems do mature students bring to your attention generally?
2. What problems do mature students bring to your attention academically?
3. What could be the cause of these problems?
4. How has the school responded to these problems?
5. How is the attitude of school leavers towards mature students?
6. How does the school deal with students who face problems in coping with academic work?
7. How does the school deal with mature students who fail to meet the deadline for payment of tuition fees?
8. How does the school deal with mature students who miss lectures without permission?
9. How has the school assisted students who fail to meet the deadline in payment of tuition fees?
10. Does the school provide loans for such students?

APPENDIX C

THE UNIVERSITY OF ZAMBIA

SCHOOL OF EDUCATION

DEPARTMENT OF ADULT EDUCATION AND EXTENSION STUDIES

Interview Guide for Heads of Departments and Academic Members of Staff

1. What problems do mature students face generally?
2. What problems do mature students face academically?
3. How has your department responded to these problems?
4. How is the attitude of school leavers towards mature students?
5. How does your department deal with mature students who face problems in coping with academic work?
6. How does your department deal with students who fail to meet the dead line for submitting assignments?
7. How does your department deal with mature students who miss lectures without permission?
8. How has your department assisted mature students who face problems in meeting deadlines in payment of tuition fees?
9. Does your department provide loans for such students?

APPENDIX D

SCHEDULE OF STUDY: 2009 - 2010

| ACTIVITY | MONTH | | | | | | | | | | | |
|-------------------------------------------------------------|-------|-----|-----|-------|-----|------|------|-----|------|-----|-----|-----|
| | JAN | FEB | MAR | APRIL | MAY | JUNE | JULY | AUG | SEPT | OCT | NOV | DEC |
| Submission of research topic and reading through literature | X | | | | | | | | | | | |
| Research proposal writing | | X | | | | | | | | | | |
| Submission of first draft of the research proposal | | | X | | | | | | | | | |
| Final proposal writing and submission of final copy | | | | X | X | | | | | | | |
| Getting ready for field work | | | | | | X | | | | | | |
| Data collection | | | | | | | X | X | | | | |
| Data interpretation and analysis | | | | | | | | | X | | | |
| Report writing and submission of first draft | | | | | | | | | | X | | |
| Final report writing | | | | | | | | | | | X | |
| Typing, binding and Submission of final Research Report | | | | | | | | | | | | X |

THE UNIVERSITY OF ZAMBIA

APPENDIX E

RESEARCH BUDGET: 2009 – 2010

| NO | ITEM | DESCRIPTION | QTY | UNIT COST | TOTAL COST |
|----|----------------------|--------------------------------------------------------------|----------|--------------------|----------------------|
| 1 | Stationary | A4 reams of paper | 1 | K 25,000.00 | K 25,000.00 |
| | | | | Sub total | K 298,000.00 |
| 2 | Logistics | Transport costs | 2 months | K 100,000.00 | K 200,000.00 |
| | | | | Sub total | K 350,000.00 |
| 3 | Secretarial services | Typing proposal including questionnaires and interview guide | 35 pages | K 3,000.00 | K 105,000.00 |
| | | | | Sub total | K 696,400.00 |
| 4 | Contingency | | | | K 200,000.00 |
| | | | | GRAND TOTAL | K1,544,400.00 |